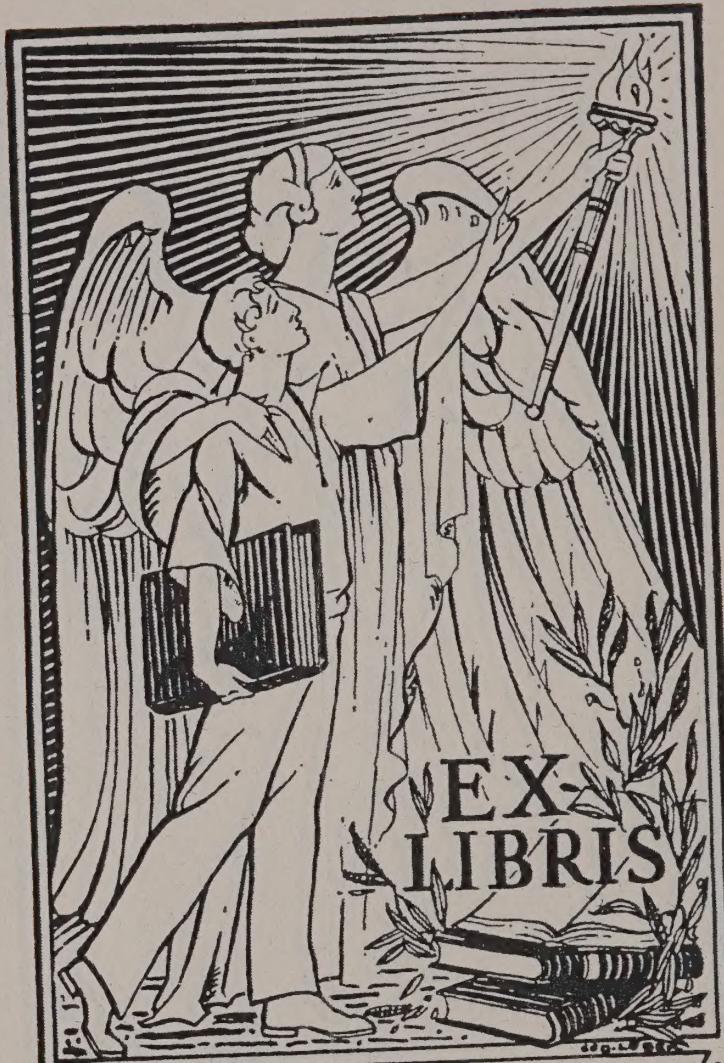


FEDERAL SECURITY AGENCY

Fourth
Annual Report
of the
Social Security Board
1939

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FEDERAL SECURITY AGENCY

Fourth
Annual Report
of the
Social Security Board

FISCAL YEAR ENDED JUNE 30
1939

WITH SUPPLEMENTARY DATA
JULY 1-OCTOBER 31, 1939

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1939

FEDERAL SECURITY AGENCY
SOCIAL SECURITY BOARD

ARTHUR J. ALTMAYER, *Chairman*

GEORGE E. BIGGE

ELLEN S. WOODWARD



BUREAUS AND OFFICES

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OSCAR M. POWELL

Assistant Executive Director

WILLIAM L. MITCHELL

Bureau of Old-Age and Survivors
Insurance

JOHN J. CORSON, *Director*

Bureau of Public Assistance

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Office of the Actuary

W. R. WILLIAMSON, *Consulting*

Actuary



LETTER OF TRANSMITTAL

SOCIAL SECURITY BOARD,
WASHINGTON, D. C., *November 10, 1939.*

To the Congress of the United States:

In accordance with section 704 of the Social Security Act, I have the honor to submit the fourth annual report of the Social Security Board, for the fiscal year ended June 30, 1939, with a statement giving supplementary data on major developments in the period July 1–October 31, 1939.

Respectfully submitted,

ARTHUR J. ALTMEYER, Chairman.

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**FOURTH ANNUAL REPORT OF THE
SOCIAL SECURITY BOARD**

· I ·

THE FOURTH YEAR OF THE SOCIAL SECURITY ACT

IN this fourth year, as in the years preceding, the wide and varied activities maintained under provisions of the Social Security Act developed in scope and effectiveness. The goal of the social security program and the general bases of its operation had already been established not only in the law of the land but also in the will of its people. During this fourth year, therefore, it has been possible for both the Federal Government and the States to turn attention increasingly toward the evaluation of experience in the light of the objectives set by the Congress and State legislatures, and to examine the feasibility of revisions or extensions of measures for social security to attain these objectives more fully or more rapidly. Under all five programs for which the Social Security Board carries Federal responsibility, further evidence was accumulated during the fiscal year 1938-39 that the provisions of the act are helping to meet pressing needs and are in accord with American ways and traditions.

It became clear that the Federal system of old-age insurance related to an even larger part of the gainfully occupied population than had been estimated originally. The first use of wage records in the accounts which had been established for millions of workers showed that this system, despite its unprecedented magnitude, is practical and economical in operation. Before the end of the fiscal year, unemployment benefits were being paid in 46 States and in the District of Columbia, Alaska, and Hawaii. The unemployment compensation program became Nation-wide in July 1939 with the beginning of benefit payments in Illinois and Montana. In the fiscal year a total of \$446.1 million was paid to unemployed workers under provisions of State laws which had been approved by the Board as within the general framework outlined in the Social Security Act. Federal grants provided \$58.8 million for administration of these laws, including expansion of State employment services to meet the additional responsibilities they carried in connection with unemployment compensation.

This year also saw the extension of the old-age assistance program to Nation-wide operation. The Federal Government provided approximately half of the \$411.5 million that was paid to needy aged persons under plans formulated and administered by the States, subject to the broad safeguards for the use of Federal funds specified

in the Social Security Act. Under this program more than 2 million old people received aid from their Federal and State governments during part or all of the year. By June 1939 the Federal-State program for aid to the blind and that for aid to dependent children were each in effect in 42 of the 51 jurisdictions that are entitled to participate under the Social Security Act. In 40 States, the District of Columbia, and Hawaii, needy blind persons received \$11.9 million during the year, toward which the Federal Government contributed approximately one-half; in 40 States, the District of Columbia, and Hawaii, aid totaling \$103.2 million, of which about one-fourth represented Federal funds, was given to families on behalf of children who had been deprived of parental support. Some 51,000 different needy blind persons and more than 900,000 dependent children in some 366,000 families received assistance toward which the Federal Government contributed.

During the fiscal year payments to individuals under provisions of the Social Security Act and related State legislation totaled \$987.0 million. This amount includes \$526.6 million in payments from Federal, State, and local funds to recipients of public assistance in States collaborating in the program; \$446.1 million in unemployment benefits received by workers under State laws, paid from the contributions made under those laws by employers and, in a few States, also by employees; and \$14.3 million in lump-sum payments from Federal funds to aged workers (or the surviving spouse, legally qualified relatives, or estate of a deceased worker) covered by the Federal old-age insurance program. This total does not include the amounts of Federal grants to the States for administration of unemployment compensation laws and public-assistance programs or the amounts granted to States under the provisions of the Social Security Act for health, welfare, and vocational rehabilitation services.

The health, welfare, and vocational rehabilitation services were also in substantially Nation-wide operation. All 48 States and the District of Columbia, Alaska, and Hawaii were availing themselves of the opportunity to use Federal funds to strengthen and extend their public-health services under plans approved by the United States Public Health Service. All States, the District of Columbia, Alaska, and Hawaii were administering plans approved by the Federal Children's Bureau for services for maternal and child health and for crippled children; and all but Wyoming were administering plans for child-welfare services. The program for vocational rehabilitation, for which Federal responsibility is assigned to the Office of Education, was in operation in 46 States and in Hawaii; under other legislation Federal funds were provided for this purpose also in the District of Columbia and Puerto Rico. The general nature and extent of these

activities are described in a subsequent section of this report, in statements prepared by the responsible Federal agencies to round out the account of the year's operations under the Social Security Act.

The Board believes that there has been substantial progress in the effectiveness as well as the extent of the operations conducted under the Social Security Act. It is significant, for example, that on June 30, 1939, the staff of the Board was of substantially the same size as that of a year earlier, despite the increased volume of activity maintained throughout the year. Under the Federal old-age insurance system, the time required for handling lump-sum payments was appreciably shortened and efficiency in maintenance of wage records increased. Additional experience in the new field of unemployment compensation, as well as somewhat improved economic conditions, resulted in prompter payment of benefits to unemployed workers and smoother and swifter functioning of other operations of State unemployment compensation agencies. In public assistance there has been continued progress in coordinating the three programs maintained under the Social Security Act with services needed by the aged, the blind, and children, and with other activities of the Federal Government and the States and localities which have to do with the welfare of needy persons.

ADMINISTRATIVE ORGANIZATION OF THE BOARD

There were few important changes during the year in the administrative organization of the Board. As in the 3 preceding years, its interrelated activities were carried on through three program bureaus and five staff or service bureaus in Washington and through offices in the 12 regions into which the country has been divided to effect the utmost practicable decentralization of administration. The field organization included at the end of the year 327 field offices which conduct local operations, primarily in connection with the Federal old-age insurance system. The activities of all units of the organization with respect to the several programs are summarized in the three following chapters of this report, while chapter V describes the general functional lines of operation and services and activities conducted for the organization as a whole.

The responsibilities of the three members of the Social Security Board include determination of administrative policy; approval of State laws and plans as meeting the statutory requirements for Federal grants and certification of these grants; certification of State unemployment compensation laws to the Treasury for tax-credit purposes; certification of payments to beneficiaries under the old-age insurance program; and study and recommendations concerning the most effective methods of providing economic security through social

insurance. Arthur J. Altmeyer of Wisconsin, who has been a member of the Board since its establishment, continued throughout the year as its Chairman, an office to which he was named in February 1937.¹ George E. Bigge of Rhode Island, whose appointment was confirmed by the Senate on August 6, 1937, continued a term which expires August 13, 1941. On January 12, 1939, the appointment of Ellen S. Woodward of Mississippi, formerly Assistant Administrator of the Works Progress Administration, was confirmed by the Senate for a term expiring August 13, 1943, to fill the vacancy created by the resignation of Mary W. Dewson of New York; Mrs. Woodward had served since December 30, 1938, on a recess appointment. Miss Dewson, whose resignation was occasioned by ill health, had served as a member of the Board since August 18, 1937.

The position of the Executive Director, who is responsible for supervision and coordination of all activities of the Board in Washington and in the field, was held until November 1938 by Frank Bane of Virginia, who had been appointed soon after the Board was established. Upon Mr. Bane's resignation, appointment was made of Oscar M. Powell of Texas, who had served the Board as director of Region X since the establishment of that position.

The Reorganization Act of 1939 (Public, No. 19, 76th Cong., approved April 3, 1939) and the President's Reorganization Plan No. 1, establishing the Federal Security Agency, foreshadowed important changes in the organization of the Board and in its relation to other Federal agencies, to become effective with the beginning of the new fiscal year. From the standpoint of the Board an outstanding change was the integration of the unemployment compensation program and the closely related employment service functions formerly administered by the Department of Labor. Developments in this and other aspects of the reorganization plan in the early months of the fiscal year 1939-40 are summarized briefly in the supplementary statement appended to this report.

REVIEW AND RECOMMENDATIONS IN 1938-39

By this fourth year of administration of the Social Security Act sufficient experience had been accumulated to warrant a comprehensive analysis of operations under the several programs and to enable recommendations to be made for their improvement or extension. The Board, of course, is constantly examining matters which may be adjusted within the framework of existing legislation and administrative arrangements. Nevertheless, it was to be anticipated that, in the first application of measures relatively new in public administra-

¹ On August 3, 1939, the Senate confirmed Mr. Altmeyer's reappointment as a member of the Board for a term expiring August 13, 1945.

tion in the United States, questions would arise of sufficient moment to warrant consideration by the Congress and possible revision of the legislation. The following paragraphs summarize the major recommendations laid before Congress during the past year as a result of study by the Board, and also recommendations arising from the review of old-age insurance which was made in close collaboration with the Board by the Advisory Council on Social Security. Major aspects of the operating experience on which the recommendations were based are outlined in the following chapters of this report.

OLD-AGE INSURANCE

During the fiscal year matters relating to old-age insurance were under careful review. The Board continued its study of the old-age insurance program in line with its statutory responsibilities for study and recommendation and a special communication of the President to the Chairman in April 1938. In his communication the President expressed his particular interest in "a sound plan for liberalizing the old-age insurance system." He asked the Board to give consideration, in developing such a plan, to "the feasibility of extending its coverage, commencing the payment of old-age insurance annuities at an earlier date than January 1, 1942, paying larger benefits than now provided in the act for those retiring during the earlier years of the system, providing benefits for aged wives and widows, and providing benefits for young children of insured persons dying before reaching retirement age. . . ."

In this as in the preceding year the Board made available relevant information to the Advisory Council on Social Security, which was established in May 1937 by the Board and the subcommittee of the Senate Finance Committee and which included representatives of workers, employers, and the general public. The report of the Advisory Council was issued on December 10, 1938.² On January 16, 1939, the President transmitted to the Congress the report and recommendations made by the Board³ on old-age insurance and other aspects of the program.

As a result of their study of economic factors confronting older workers and of examination of the Board's administrative development, both the Board and the Council recommended that payment of monthly benefits under the Federal old-age insurance system be advanced to begin with 1940, rather than 1942. A similar recommendation was made by the Special Senate Committee to Investigate Unemployment and Relief, which reported⁴ on January 14,

² *Final Report of the Advisory Council on Social Security.* 1938. (S. Doc. 4, 76th Cong., 1st sess.) 29 pp.

³ *Proposed Changes in the Social Security Act.* Social Security Board. U. S. Government Printing Office, Washington, January 1939. 29 pp.

⁴ *Unemployment and Relief.* 1939. (S. Rept. 2, Pt. 1, 76th Cong., 1st sess.) p. 6.

1939, on subjects covered by its investigation and study. The Board and the Council recommended that provision be made, under certain conditions, for payment of benefits to the aged wives and dependent children of beneficiaries, to aged widows of insured workers and widows at younger ages who were caring for dependent children, and to the dependent children of deceased workers. As a result of their studies both groups recommended also that average benefit payments be made larger in the early years of the system but that such a change and the inclusion of benefits to survivors and dependents should be such as not to increase the eventual annual disbursements contemplated under the 1935 legislation. It was suggested that these conditions might be met by basing benefit amounts on average wages in covered employment rather than total accumulated wages, as originally provided, and by certain other revisions in the benefit schedule, among them changes in the original provisions for lump-sum payments to or on behalf of covered workers who could not qualify for monthly benefits. The change in the basis of benefits and in types of benefits, it was pointed out, would result in more adequate payments in the early years and in closer adherence to the social objectives of the program.

Concerning the coverage of the system, the Board and the Advisory Council both recommended that an opportunity be given to workers who are nearing or have reached the age of 65 to qualify for monthly benefits by an amendment to remove the original exception of employment after that age. Both bodies also recommended the inclusion of maritime employment and of employment in national banks, State banks which are members of the Federal Reserve System, and certain other instrumentalities of the Federal Government, and the exception from tax liability of payments made by an employer to or on behalf of an employee under plans providing for retirement or disability benefits. The Board recommended inclusion of all service performed in the employ of the Federal Government or its instrumentalities, with regard for adaptation to other retirement systems now in effect for Federal employees, and expressed the hope that methods may be evolved to protect State and municipal employees under provisions mutually advantageous to such workers, the States, and the Federal system.

The Advisory Council declared that coverage of domestic and agricultural employment is socially desirable and should be made effective by 1940. The Board, reiterating its conviction that coverage should be extended to excepted groups as rapidly as is feasible, recommended modification of the limitations on coverage of agricultural labor in the belief that inclusion of large-scale farming operations, often of a

semi-industrial character, probably would reduce rather than increase administrative difficulties. The Board recommended, further, that exception of agricultural labor and domestic service be eliminated eventually, with allowance of reasonable time before the effective date. The Council declared that "employees of private nonprofit religious, charitable, and educational institutions now excluded from coverage . . . should immediately be brought into coverage under the same provisions of these titles as affect other covered groups," a step in which the Board concurred, declaring that no serious administrative difficulties were to be foreseen in this connection. Both bodies recommended continued study of possible methods for the inclusion of self-employment.

With respect to the financing of the old-age insurance program the Board offered no detailed recommendations, since primary responsibility in this field rests with the Treasury Department. It was pointed out, however, that the recommendations relating to benefits presupposed much larger disbursements in the early years of the system and consequently a much smaller anticipated excess of taxes over disbursements during that period. The Board expressed the belief that it would be sound public policy to pay part of the eventual cost of the system out of taxes other than pay-roll taxes, preferably those such as income and inheritance taxes, levied according to ability to pay. Such taxes, it was added, should not replace pay-roll taxes and should not be imposed until some future time when annual benefit disbursements may exceed annual receipts from pay-roll taxes plus the interest on the small reserve that would be accumulated.

The Advisory Council recommended that no immediate changes be made in the pay-roll taxes but urged study and adoption of a definite plan for future contribution by the Federal Government. It was recommended that ultimately costs be met in approximately equal shares by employers, employees, and the Federal Government. The Council declared that the plan should include provision for a reasonable contingency fund to ensure prompt payment of benefits at all times and to avoid abrupt or frequent changes in tax and contribution rates. The Council recommended that receipts from present taxes relating to this program should be credited automatically to the old-age insurance fund through permanent appropriation and declared that the fund should be made specifically a trust fund, with designated trustees. Because of the limited period for which data on tax receipts were available and the introduction of new factors if changes in the benefit schedule and in coverage were made, the Council urged restudy of a program of pay-roll taxes and governmental contributions for report not later than January 1942 and at regular intervals thereafter.

UNEMPLOYMENT COMPENSATION

The recommendations on the unemployment compensation program made by the Board to the President and the Congress were concerned primarily with administrative factors rather than with extension of the present provisions of the Social Security Act. The Board, however, declared its belief that it is both desirable and feasible to broaden provisions to include a number of the employments now excepted, among them domestic service in private homes and employment in instrumentalities of the Federal Government and in nonprofit organizations, and to include employers of one or more workers rather than employers of eight or more workers, the number now specified in the Federal act. The Board also recommended that Federal legislation be enacted to cover maritime employment which it is not possible or practicable to bring under State laws.

With respect to administration the most important single recommendation was to unify at the Federal level the administration of unemployment compensation and of the United States Employment Service. A similar recommendation had been made by the Special Senate Committee on Unemployment and Relief, which had urged, further, that Federal activities in the field of employment service be transferred to the Social Security Board. The Board also recommended an increase from \$49 million to \$80 million in the authorization for the annual appropriation of Federal funds to finance State administration of unemployment compensation laws. It was pointed out that the latter amount was within the anticipated proceeds of the Federal tax on employers of eight or more, that the history of the legislation indicated the intent of Congress to have those proceeds cover the entire cost of administration, and that the existing authorization was clearly insufficient to meet necessary costs of proper administration by the States. As a safeguard to workers and employers included under State unemployment compensation laws, and also to the use of Federal funds, the Board recommended a requirement that State methods of administration should include procedures for the establishment and maintenance of personnel standards on a merit basis, a step which had already been taken by three-fourths of the States.

Other recommendations envisaged steps to simplify the reporting required of employers by coordinating the tax provisions relevant to old-age insurance and unemployment compensation so that, insofar as possible, requirements for the two pay-roll taxes would coincide. The Board recommended, for example, that the base of the tax on employers of eight or more should be "wages paid," as is the case in old-age insurance contributions, rather than "wages payable"; and that under the former, like the latter, the employer's tax should apply only to the first \$3,000 paid to an employee within a year.

PUBLIC ASSISTANCE

Following its study of the 3 preceding years of operation, the Board recommended no fundamental change in Federal-State relations with respect to public assistance. It expressed the belief, however, that certain substantive and procedural changes could greatly strengthen and improve the protection afforded in that field.

The Board strongly recommended that grants to States in connection with their programs for aid to dependent children be put on the 50-percent matching basis already in effect for old-age assistance and aid to the blind and that the maximum for individual payments counted in computing the Federal share be increased. It was recommended that the age limit for Federal participation be raised from 16 to 18 years for children who are attending school regularly. The Board also expressed its belief that the Federal Government was not making an adequate contribution toward the costs of administering State plans for old-age assistance and aid to the blind through the existing provision, which authorized an addition of 5 percent of the amount provided for assistance payments, to be used for administrative expense, assistance payments, or both. Change was recommended to provide Federal funds to reimburse the States for half the necessary costs of administering these programs.

The Board also expressed its opinion that the Federal Government has a special responsibility for assistance to members of the Indian population for whom it has assumed responsibility in other connections. It was suggested that the act be amended to make it clear that State plans must provide aid for such Indians under the same conditions as apply to other persons in the State, with the further provision that the Federal Government would reimburse States for the full amount of these assistance payments.

In administration of public assistance, as of unemployment compensation, the Board recommended that States which received grants of Federal funds should be required to establish and maintain personnel standards on a merit basis. Systematic provisions for such standards, it was pointed out, had been made in a considerable number of States, and all States had set up some type of objective standards for selection of public-assistance personnel. It was recommended that States also be required, as a condition for the receipt of Federal grants, to maintain reasonable regulations to protect the confidential nature of public-assistance records and to limit the use of information in such records to official bodies. The Board expressed the belief that such provisions are necessary for efficient administration and for the protection of recipients against humiliation and exploitation, declaring that experience had shown that publication of the names of recipients and

the amounts of assistance had not served the avowed purpose of deterring ineligible persons from applying for aid.

As State reports for successive years have become available, the Board has been concerned at the wide variations among the States in the average monthly amounts of assistance provided for needy persons and in the relative numbers of persons to whom aid is given. While several factors enter into such differences, which are outlined elsewhere in this report, there can be no question that they arise in very large measure from the differing abilities of the States to provide amounts for matching by the Federal Government. In its report to the President and the Congress, the Board therefore declared its belief that the present system of uniform percentage grants should be modified so that the percentage of the total cost in each State met through a Federal grant could be varied, within a specified range, in accordance with the relative economic capacity of the State. The Board suggested that because such large sums are involved it would be desirable to establish an interdepartmental agency, representing governmental departments which collect relevant economic information, to determine the relative economic capacity of the various States.

HEALTH AND DISABILITY

The Chairman of the Social Security Board served during the past year, as in the year preceding, as a member of the Interdepartmental Committee to Coordinate Health and Welfare Activities. The Board expressed its opinion that the National Health Program proposed by that Committee and subsequently transmitted by the President to the Congress⁵ would result not only in meeting more adequately the needs of those now receiving aid under the Social Security Act but also in helping to reduce future costs of public assistance. It was pointed out that in neither Federal nor State legislation is there any comprehensive protection of workers against unemployment due to disability which is not occupational in origin. The Board recommended that consideration be given to measures for insurance against both temporary and permanent disability. The Board expressed the belief that any measure for insurance against total and permanent disability should be linked with the Federal old-age insurance program, since permanent disability is most likely to occur among older workers and represents a problem of continued loss of earning capacity analogous to that due to old age. The Advisory Council expressed its unanimous agreement that payment of benefits to permanently disabled persons and to their dependents is socially desirable.

⁵ *Health Security; Message from the President of the United States Transmitting the Report and Recommendations on National Health Prepared by the Interdepartmental Committee to Coordinate Health and Welfare Activities.* 1939. (H. Doc. 120, 76th Cong., 1st sess.) 74 pp.

Members of the Council differed in opinion, however, as to whether such provisions should be inaugurated immediately or should be based on further study.

FUTURE DEVELOPMENTS

During the fiscal year Congress gave intensive consideration to recommendations offered by the Board and other proposals relating to the social security program and, in particular, to Federal old-age insurance. Legislation based upon many of these recommendations and on considerations brought forward during the hearings held by committees of the House of Representatives and the Senate was before the Congress at the close of the fiscal year.⁶

OLD-AGE AND SURVIVORS INSURANCE

In the field of Federal old-age and survivors insurance, the Board is convinced that the operations to commence about the time that this report is transmitted to the Congress will constitute a system far more effective than that originally contemplated from the standpoint of both the families immediately affected and the national economy as a whole. It is believed that the change has been brought about with full regard for the contributory basis of the system, which the Board believes essential to a sound structure of social insurance. Under the new arrangements progress toward objectives expressed or implicit in the 1935 legislation can be made more rapidly and on a broader front than could have been anticipated when the program was established. It is believed that further consideration should be given in the near future to certain other proposals of the Board and of the Advisory Council, notably those with respect to increase in the coverage of the program. Administrative experience in the next few years will provide an important basis for evaluation of these proposals, as well as indication of any modification of this program which may be found desirable.

EMPLOYMENT SECURITY

Continued progress in operation of State unemployment compensation programs will be expedited by the increase to \$80 million in the authorization⁷ of Federal funds for administration of State laws and by the amalgamation of Federal activities with respect to unemployment compensation and employment services under the Reorganization Act of 1939 and Reorganization Plan No. 1.⁸ The Board believes also that significant progress has been made and will be continued through the simplification of certain aspects of State laws and State administration, described subsequently.

⁶ Amendments to the Social Security Act (Public, No. 379, 76th Cong.) became law on August 10, 1939. For a summary of this legislation see the supplementary statement, p. 166.

⁷ Public, No. 36, 76th Cong., approved April 19, 1939.

⁸ Public Res. 20, 76th Cong., approved June 7, 1939, and effective July 1, 1939.

The Board is aware of continuing problems which confront the States in relation both to policy and procedures in unemployment compensation, among them the feasibility of extending State laws to include smaller firms, questions concerning use of experience or merit rating for adjustment of employer contributions, provisions for seasonal workers, and other matters outlined in chapter III of this report. It is believed that further progress is feasible in liberalization of some State laws to include additional groups of workers, and in some States—granted continued favorable experience—to effect increases in the weekly amounts or duration of unemployment benefits. Under the Constitution it is not possible for the States to assume jurisdiction over maritime employment to the extent necessary to meet the needs of unemployment compensation. The Board therefore recommends that Federal legislation be enacted to afford protection to maritime workers whose employment cannot be covered under State unemployment compensation laws.

The Board is of the opinion that experience must extend over a considerably longer period of operation, including more diverse experience than that yet recorded, before well-grounded consideration can be given to any decrease in contribution rates for the unemployment compensation program. In 26 of the 28 jurisdictions where unemployment benefits were paid throughout the fiscal year 1938-39, these payments were less than contributions collected in that period. It should be pointed out, however, that in most States there was need in this or earlier periods to draw upon the initial reserve which each State had built up before benefits became payable, as required by the Social Security Act. Had it not been for that reserve, some States would have faced serious financial embarrassment. In almost all States benefit payments in this fiscal year were based on wage credits for less than the full base period provided in the State law, since records for earlier years were not available, and the potential duration of benefits was therefore less than may be expected in later years. The variations in experience in the several States suggest the desirability of examining measures to meet situations involving drastic unemployment in one area in contradistinction to experience elsewhere in the country.

In future planning, consideration should be given also to questions of employment security which fall outside the proper scope of an insurance provision, among them the cyclical unemployment which arises in periods of world-wide depression, such as that in the early 1930's; to the plight of workers in dying industries or in areas where changed patterns of industry result in chronic depression; and to the relation of an insurance program to other measures to maintain stability of employment and earnings. Progress toward the solution of problems such as these will obviously require the collaboration of

many branches of government and of industry. Within the limits of available personnel and in cooperation with other agencies concerned the Board is continuing its general study of these problems.

PUBLIC ASSISTANCE

In connection with the program for aid to dependent children the Board believes that there is at present too low a limitation on payments in which Federal funds may be used to match those provided by the State or State and locality. The present maximums for Federal participation—\$18 a month for the first child and \$12 for each additional child aided in the same home—indicate amounts inadequate for many families, especially in urban communities and in cases in which a mother who is without other income is caring for one or two dependent children. Reports from the States indicate that a large majority of the children for whom aid is provided are in the care of the mother and have been deprived of support by reason of the death, incapacity, or continued absence of the father. States which can do so are making larger payments in many cases, financing the additional amount from State or local funds. It seems clear, however, that in many other instances the limitations upon Federal participation are operating to restrict payments to amounts insufficient to accomplish the purposes of State and Federal legislation. The Board believes that increase in the maximums would represent a just and needed recognition of the plight of a peculiarly helpless group of our people and a sound investment of Federal funds in the Nation's future citizens.

Especially in view of the added responsibilities placed upon State agencies for future periods under the Social Security Act and other Federal legislation, the Board is of the opinion that Federal funds for administration of approved State plans for old-age assistance should be provided upon the matching basis authorized for the other two assistance programs. To have administrative grants for all three public-assistance programs on the same basis would also simplify the estimates and reports of expenditures now required of the States and the Board's activities in connection with these grants. It is therefore recommended that authority be given to the Board to include in Federal grants to States amounts sufficient to meet half the necessary costs of proper administration of old-age assistance.

A more intricate problem is presented by the wide variations in the levels of public-assistance payments in the several States which are using Federal funds for this purpose and the differences among the States in the extent to which this jointly financed assistance is actually available to all needy persons eligible to receive it under the provisions of the State law and of the Social Security Act. The Board believes it is a valid principle that a program which is sponsored and in part

financed by the Federal Government should not result in wide differences in the treatment accorded in different parts of the country to persons in substantially similar circumstances. In some areas, however, the levels of assistance payments are disturbingly low, and in some—more especially in the States with low average payments—there are long waiting lists of applicants. Many factors enter into the differences in the amount and extent of public-assistance payments. The Board's study, however, has led to the conviction that the major factor arises from the differences in the economic capacities of the States to provide funds for Federal matching.

The Board is of the opinion, therefore, that more effective and equitable use might be made of Federal funds provided for public assistance if the present uniform percentage basis for Federal grants were replaced by arrangements providing for variation, within a specified range and in accord with an objective measure of State economic capacity, in the percentages of total costs to be financed from Federal funds in the various States. The Board will continue to study this question and to develop material which may throw light on problems with which the Congress is concerned. It is suggested, further, that examination of this comprehensive problem might well be made in terms of the circumstances that confront all agencies which administer Federal grants-in-aid and with the benefit of the information available from the large group of governmental agencies which gather and analyze relevant economic information.

In this connection it is clear that all these programs involving Federal participation and other measures for assistance to needy persons should be developed by the States in reasonable relationship to one another and to other essential functions of State governments. The beginning of old-age insurance benefit payments in 1940 inaugurates a system which will add substantially to the resources of the aged population before many years have passed, but the legitimate present needs of the aged and of others are great. In the development of methods of meeting these needs, scrupulous regard must be maintained for the soundness and balance of all measures proposed for the aid of special groups in the population and the relation of these measures to the total needs of the community and to its resources.

HEALTH AND DISABILITY

One serious deficiency, which is already receiving the attention of the Congress, remains in the existing Federal and State provision for social security. The Board wishes to reiterate its endorsement of the goals and principles proposed in the National Health Program with respect to both the services necessary to prevent sickness and maintain health and earning power and the measures to protect workers and

their dependents against the loss of income occasioned by temporary or chronic disability. There is an anomaly in present provisions for social insurance in that benefits are payable to unemployed workers who are well and able to work but not to those, with perhaps a precisely similar work history, who are unemployed because they are sick and for that very reason are probably in more serious need. A similar anomaly exists in the fact that insurance provision has been made for the worker who is incapacitated by old age while none yet exists for younger persons with nonoccupational disabilities which produce an even more prolonged loss of earning power, even though persons in the latter group are more likely to have responsibilities for dependents. Appropriate measures to safeguard health and offset the losses occasioned by disability are an essential link in the defenses which are being erected to prevent or relieve dependency and to promote security in the United States.

• II •

OLD-AGE INSURANCE

THE fiscal year 1938-39 showed both the soundness of the administrative organization previously developed for Federal old-age insurance and the feasibility of advancing payment of monthly benefits and extending the program to include specific protection for dependents of beneficiaries and survivors of insured workers.

By the beginning of the year the framework of the system had been established, and a considerable body of experience had been gathered in the two major areas of operation—establishment and maintenance of employee wage records and handling of claims for lump-sum payments. These and other operations conducted by the Bureau of Old-Age Insurance¹ were carried forward with increasing efficiency and economy. During the year nearly 5.2 million additional accounts were opened in response to individual applications. Posting of wages to ledger accounts was completed for the calendar year 1937. By the end of the fiscal year operations were well advanced in recording the amounts reported for each quarter of the calendar year 1938, and work had been begun on employer reports for the first quarter of 1939. During the fiscal year the Board certified claims for 212,053 lump-sum payments, aggregating \$14.3 million, to workers aged 65 or over or to the heirs or estates of deceased workers.

Even more important, however, the year afforded an opportunity to examine the program in the light of actual operation. Experience alone could test the efficacy of procedures established under the 1935 legislation and show its scope and significance in terms of the number of covered workers and the extent of their participation, as measured by their wages in covered employment. Examination of these and other basic factors has been a major activity of several offices of the Board including, in addition to the Bureau of Old-Age Insurance, the Bureau of Research and Statistics, the Office of the General Counsel, and the Office of the Actuary. The results of experience and of special studies and analyses furnished the basis for recommendations on old-age insurance which the Board submitted to the President and the Congress in January 1939. These activities also provided information requested by the Advisory Council on Social Security and by the Congress in its consideration of the recommendations and other proposals for revision of the old-age insurance program. To assemble and analyze information required by the Congress and the Advisory Council has therefore been a prime

¹ Since September 6, 1939, the Bureau of Old-Age and Survivors Insurance.

responsibility during the fiscal year of all personnel concerned with one aspect or another of the program.

ADMINISTRATIVE ORGANIZATION

A program which bases benefits on wages from covered employment during each year of a working lifetime and must therefore maintain a worker's identity through all his changes of employment and residence requires centralized administration of certain functions. In its financing, its continuity, and its assumption of responsibility for future obligations, the Federal old-age insurance program exceeds the limits of State or local operation. The Board, however, has consistently endeavored to decentralize administration insofar as is feasible and economical. To maintain the closest possible contact with the millions of workers and employers who are directly concerned with the program, the Board has laid special emphasis on the establishment of a comprehensive field organization.

The Board has given careful consideration to the feasibility of decentralizing, by regions, the wage records maintained for workers covered by the old-age insurance system. As a test of such a procedure, these operations were organized along regional lines within the Baltimore offices where, for want of space in Washington, a majority of the staff of the Bureau of Old-Age Insurance is housed. If regional decentralization had been found desirable, it would then have been possible to move the records physically to designated centers in the 12 areas without delay or disruption of operations. Intensive study during the past year has led to the conclusion that such a step could be taken only at the sacrifice of efficiency and economy. Wage reports for the calendar year 1937, summarized in subsequent pages, indicate that there is a substantial movement of covered workers from one State to another. Surveys of the record-keeping procedures showed that a saving of not less than \$700,000 a year is effected by centralizing all machine operations used in maintaining wage records.

At the close of the fiscal year 1938-39 there were 327 field offices in operation, including a Territorial office in Alaska and one in Hawaii. The number of offices was increased by 11 during the year. The field offices assign account numbers to persons who request them and check wage reports referred from the Baltimore offices for verification. They assist claimants in developing their claims for benefits and transmit these claims to Washington for adjudication. The field offices also maintain general contacts with workers, employers, and interested members of the general public to promote understanding of the program and of the rights and obligations it entails. Field offices receive general supervision from the directors of the 12 regions

into which the country is divided for administrative purposes. The specific activities of the field staff are under the technical supervision of the Bureau of Old-Age Insurance. In spite of the strengthening of the field organization and an increased volume of claims activities, there was only a slight increase in the size of the staff of the Bureau of Old-Age Insurance as compared with that at the end of the preceding fiscal year. Personnel at no time in the year reached the number recorded in February 1938, when many temporary workers were engaged in the initial establishment of wage records.

MAINTAINING A WAGE-RECORDS SYSTEM

The Social Security Act laid upon the Board an administrative responsibility probably unparalleled in the history of social insurance—the responsibility for devising a system applicable to millions of workers whereby each person who qualifies for benefits receives an amount determined by his individual wages in covered employment. It has been generally accepted that the relation of benefits to earnings reflects American traditions and provides for adjustment to the wide differences in wage scales and living standards within the Nation. There were persons, however, who declared that a system of individual wage records could not be established for millions of workers or that, if set up, it could be maintained only at exorbitant cost.

Though less than 3 years had elapsed since the ground work was laid, it was apparent by the end of the fiscal year that these misgivings were unwarranted. The wage reports for 1937 represented an even larger number of employees than had been anticipated, but the records for even this first year have been found to have a high degree of completeness and accuracy and have proved practicable for use in determining a worker's rights to benefits and the amount due him. For the fiscal year 1938-39 the average cost of maintaining a worker's account was less than 20 cents. The success which had attended the establishment and maintenance of the wage-records system was an important factor in the Board's decision to recommend earlier payment of monthly benefits.

ESTABLISHING EMPLOYEE ACCOUNTS

The first step toward the establishment of wage records was the assignment of individual account numbers for use in identifying the wages reported for a worker throughout his entire period of covered employment. With the collaboration of the Post Office Department, account numbers were issued in the winter of 1936-37 to the majority of the workers then in covered employment, and by June 30, 1937, a total of 30.3 million applications for account numbers had been received. As applications were received, an account was set up for

each person. In the following year, when assignment of account numbers was taken over completely by the Board's field offices, there was a net addition of approximately 9.3 million numbers, bringing to about 39.6 million the cumulative total as of June 30, 1938. The flow of applications in the fiscal year just ended has been, as was anticipated, at a somewhat lower level. By June 30, 1939, a cumulative total of 44,727,520 employee accounts had been established. Many persons have applied for and received account numbers in anticipation of entering covered employment and under other circumstances, even though at that time they were not in receipt of wages which could count toward benefits. For this and other reasons, the cumulative number of accounts exceeds the number of workers who are or have been in employment covered by the Federal system. Information concerning workers in covered employment is available from the wage reports, discussed subsequently.

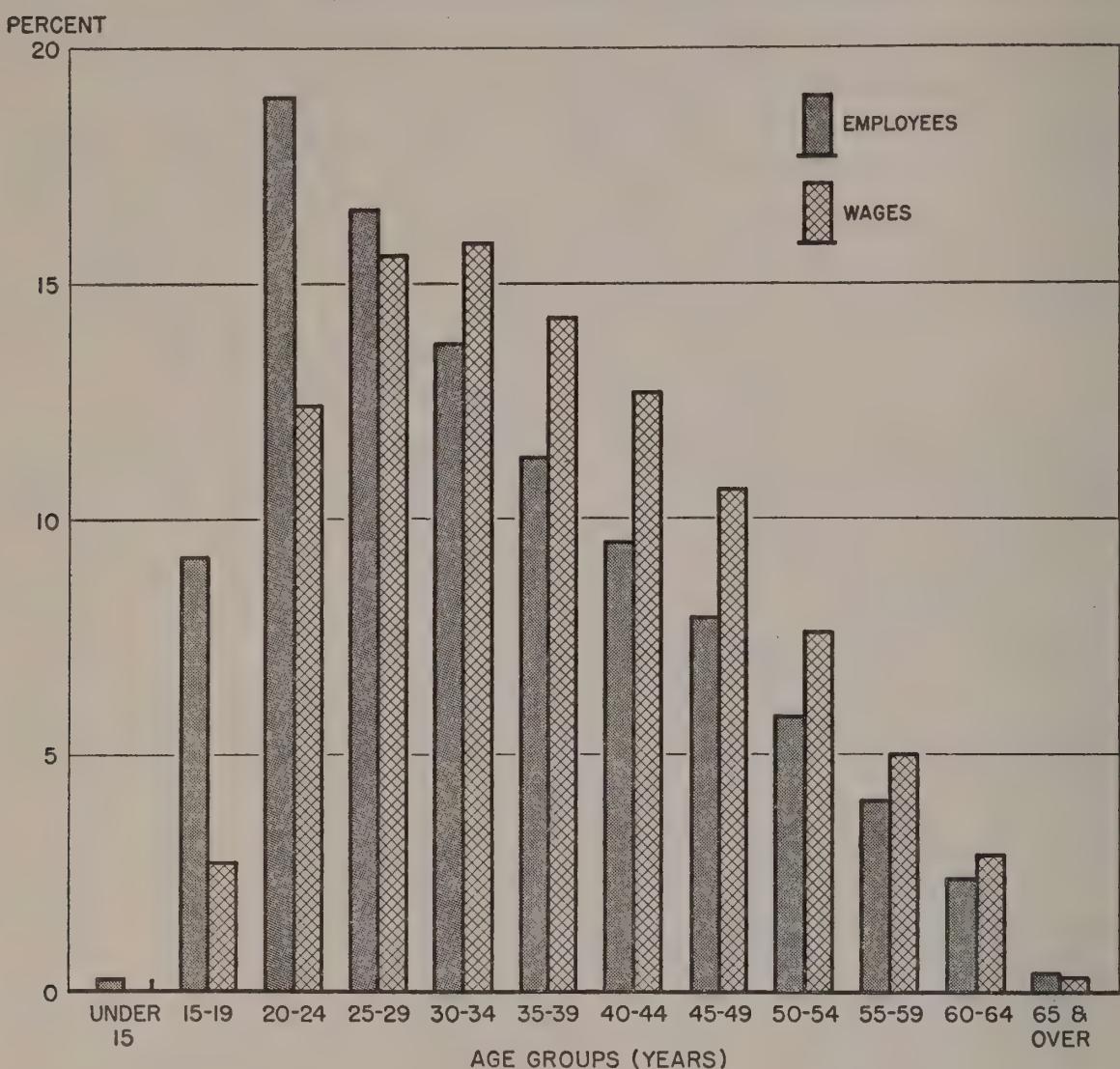
Once accounts had been established for the great body of workers who were in covered employment when the program began, the continuing flow of applications has represented, increasingly, persons who are entering the labor market for the first time or are transferring from other work to covered employment. Recent applicants for employee accounts include relatively more young persons than was the case in earlier periods. There has also been an increase in the proportion of women applicants and of Negro applicants. During the 6 months ended June 30, 1939, about half the applicants were less than 25 years of age, nearly two-fifths were women, and about one-eighth were Negro. The high proportion of women applicants is partly a reflection of the high turn-over of women workers in the labor market.

WAGE RECORDS

For the calendar years 1937 and 1938 the Board has received a total of approximately 189 million wage items aggregating more than \$55 billion. Each item represents an employer's report of the amount paid by him to a worker in one of the reporting periods in those years. When a worker receives taxable wages from more than one employer, each of his employers reports for him the amount paid within the reporting period even though it was for work of only a day or a week. Employers' reports identify the amounts paid to individuals by giving both the worker's name and his account number. Of more than \$55 billion reported for these 2 calendar years, 98.8 percent had been allocated to the individual accounts of covered workers by October 31, 1939.

Early in the fiscal year 1938-39 a concerted effort was made, in cooperation with the Bureau of Internal Revenue, to promote a more nearly complete use of account numbers in employers' quarterly

CHART 1.—Old-age insurance: Percentage distribution of covered employees and their reported taxable wages, by age groups, 1937



information returns concerning wages paid to covered workers. This effort has resulted not only in filling in a large percentage of the missing numbers on reports received earlier but also in a great improvement in the completeness of current reporting. Account numbers were lacking for only about 2 percent of the wage items reported for 1939 as compared with 12 percent for the first half of 1937, 8 percent for the second half of 1937, and 3.5 percent for the four quarters of 1938. The gain in public understanding of the program and the improvement in employers' reporting of account numbers should greatly facilitate the handling of wage reports for subsequent years. There is impressive evidence of cooperation on the part of the vast number of persons involved, in the fact that by November 1938, when regular posting for 1937 was completed, more than 63.8 million separate wage items had been entered in workers' individual accounts.

Use of the wage records in adjudicating claims for lump-sum payments, begun in November 1938, has indicated that they have a high degree of accuracy. They are now being used in claims adjudication

for all periods except the half year immediately preceding a worker's death, for which reports will not have been made or will be in process of initial handling by the Bureau of Internal Revenue or the Board.

Substantial accuracy of the wage records has been evidenced also by service begun in July 1938 whereby employees are informed, upon request, of the wages recorded in their accounts for the calendar year 1937. During the fiscal year, 95,269 such requests were received. About 10 percent of these cases did not contain sufficient identifying information, and requests for additional information brought no reply. Where sufficient identifying information was available, the reports made to employees were apparently correct in 90 percent of the cases, since no notices of discrepancies were received. In the remaining cases the inquiries necessitated investigation by the field staff. In about half of these cases acceptable information has been found to complete the records; the other 5 percent are still in process. Consequently about 95 percent of the inquiries containing sufficient identifying information have been cleared up. Since many persons who requested wage statements were doubtless of the opinion that their wages were not being properly reported, this record shows a high degree of employer cooperation in wage reporting. In some of the cases investigated by the field staff, wage information was obtained not only for the inquirer but also for other persons employed in the same establishment.

By June 30, 1939, substantial progress had been made in handling wage reports for the calendar year 1938. All major accounting operations except posting had been completed. While reports for each quarter are carried through the initial operations as they are received by the Board from the Bureau of Internal Revenue, analysis has shown that an annual saving of \$300,000 is made by annual, rather than quarterly, posting to the employee ledger sheets. Posting for the entire year 1938 was therefore begun in May 1939 and was about one-third complete by June 30. Use of centralized machine processes is greatly expediting the work. At that time wage items for 1938, plus 1937 items received or identified too late for the preceding year's posting, numbered 117.9 million. By the end of the fiscal year the Board had also received 26.3 million wage items relating to the first calendar quarter of 1939.

Until reports for 1937 were received and analyzed, only estimates were available of the number of workers covered by the old-age insurance program and the amounts of the benefits for which they might be expected to qualify under the act. These reports have provided not only the information needed for continuing operation and for estimates relating to the proposed amendments but also a

body of information previously unavailable concerning major characteristics of American workers and their earnings in industry and commerce.

COVERED WORKERS

The following paragraphs on covered workers and their wages are based on the reports of 1937 wages which had been posted by July 1938 to the accounts of 30,154,024 workers.² Of these 30.2 million workers, 21.9 million—or almost three-fourths—were men and 8.3 million were women. Of the total, 92.4 percent were white, 6.8 percent were Negro, and 0.8 percent were of other races. Among all workers of known ages, 9.4 percent were under 20; 70.2 percent were aged 20–44; and 20.1 percent, 45–64. The remaining 0.3 percent were chiefly persons who reached age 65 during the year, although a few wage reports were received for workers past 65 whose employment was not covered in 1937. Women formed a much younger group than men, with 13.3 percent under 20, 74.4 percent aged 20–44, and 12.1 percent 45–64.

The geographical distribution of workers reflects the extent of industrialization of the various States as well as their population. Nine States had a million or more workers for whom wages were reported. New York led with 4.1 million; Pennsylvania was next with 2.7 million; Illinois stood third with 2.2 million; and Ohio, California, Michigan, Massachusetts, New Jersey, and Texas followed, in the order named, with from 1.9 to 1.1 million. There were less than 100,000 in nine States (Arizona, Idaho, Vermont, Delaware, New Mexico, South Dakota, North Dakota, Wyoming, Nevada) and in Alaska.

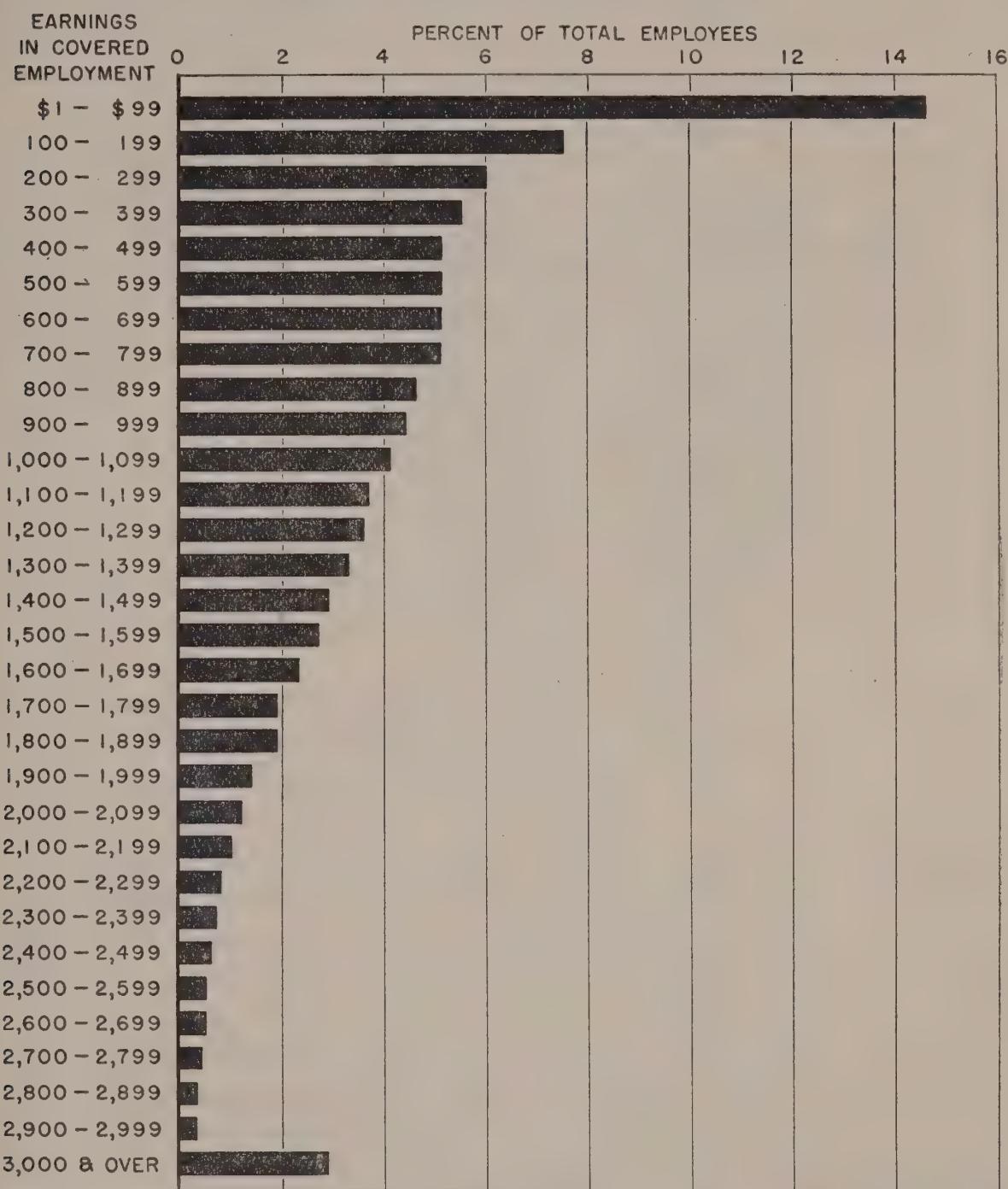
In all States white wage earners were a majority of the total earning taxable wages in 1937; in only seven States (Mississippi, Alabama, Louisiana, Florida, South Carolina, Virginia, and Georgia) did Negroes account for as much as one-fourth of the total. Of the 2.0 million Negroes with reported taxable wages, the largest numbers—142,000 and 134,000, respectively—were in North Carolina and Texas. Of the 256,000 persons of races other than white or Negro, 82,000 or nearly one-third were in Hawaii; California had nearly 75,000; Texas, 25,000; and New York, 10,000.

Six States (New York, Pennsylvania, Illinois, California, Ohio, and Massachusetts), each with more than 400,000 women workers in covered employment in 1937, accounted for nearly half of the total number of women for whom taxable wages were reported.

About 2.2 million workers, or about 7 percent of the total for whom

² These reports included approximately 93 percent of the wages and 96 percent of the estimated number of workers for whom reports were received for 1937. The figures do not include persons holding railroad retirement account numbers or employees whose sex or race is unknown.

CHART 2.—Old-age insurance: Percentage distribution of total covered employees, by intervals of earnings, 1937¹



¹ See table B-9.

1937 wages were recorded, received some part of their wages in a State other than the one in which their account numbers had been assigned.

REPORTED TAXABLE WAGES

The reported wages do not necessarily represent the total 1937 earnings of the 30.2 million workers to whose accounts they are posted. Many persons doubtless had other earnings in occupations not covered by the program—among them agriculture, domestic service in private homes, and self-employment. A relatively small group had earnings which were not reported because of the fact that any amount in excess of \$3,000 received from a single employer was not

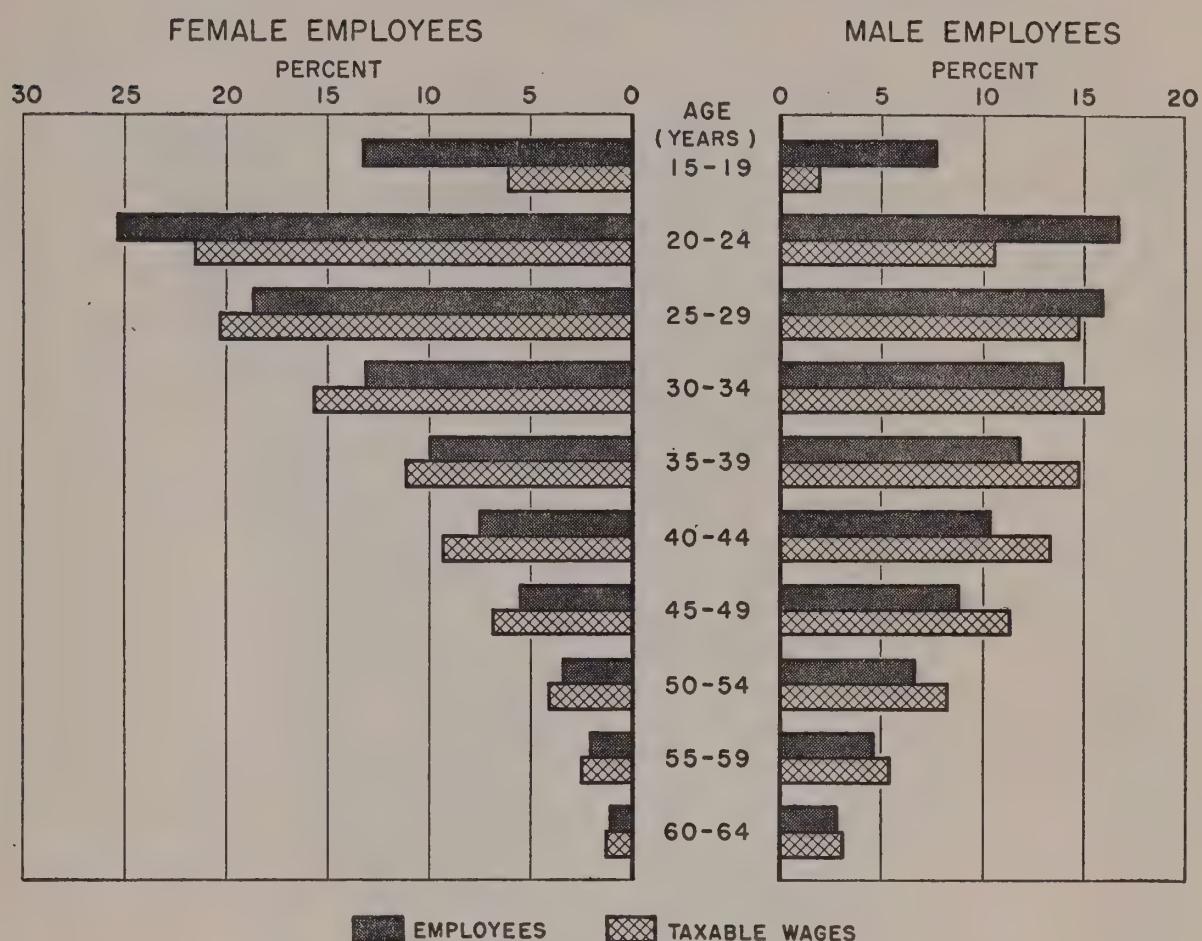
taxable under the act. The average amount reported for the whole group—\$889—is affected further by the fact that it is made up of wages of part-time as well as full-time workers and of those who were in covered employment for only a few days or weeks or months as well as those who worked steadily throughout the year.

Nearly two-fifths (38.7 percent) of the workers represented in these reports for 1937 had wages of less than \$500, and wages of these amounts accounted for 8.2 percent of the total. The reports of wages of \$500-\$999 represented about one-fourth (24.3 percent) of the workers and 20.3 percent of the wages. Wages of \$1,000-\$2,999 were credited to the accounts of about one-third (34.1 percent) of the workers but constituted 61.1 percent of the wage total. Reports of \$3,000 or more were made for only 2.9 percent of the workers but represented 10.4 percent of total wages. As has been pointed out, the amounts reported for this last group do not include total wage or salary payments in covered employment during the year, since only the first \$3,000 received by an employee from each of his employers in that period was taxable under the provisions of the Social Security Act.

White men, who constituted 66.3 percent of the total workers included in these reports for 1937, received 80.5 percent of the total wages, an average of \$1,080 per worker. Negro men, whose taxable wages averaged \$453, accounted for 5.6 percent of the workers and 2.9 percent of the wage total. White women, who comprised 26.1 percent of the workers, received 15.9 percent of the wages and an average of \$539 per worker. Negro women, for whom the average wage was \$247, constituted 1.1 percent of the workers and received 0.3 percent of the wages.

The large majority of these workers were under the age of 40. Persons aged 15-39 represented nearly 70 percent of all workers and received 60.9 percent of the wages. Persons aged 40-64 constituted 29.6 percent of the workers, and their wages were 38.8 percent of the total. When workers and their wages are classified in 5-year age groups, it appears that the group aged 20-24 contains the largest proportion of workers, 19.0 percent of the total; the largest amount of wages, 15.9 percent of the total, was recorded for workers in the age group 30-34. The highest average wage—\$1,204—was that for persons in the age group 45-49, which comprised only 7.9 percent of the workers and accounted for 10.6 percent of the wage total. Low average wages for the youngest age groups are doubtless influenced by the prevalence of part-time and short-time employment as well as by lower rates of pay. The concentration of women in these age groups is an additional factor. For women workers as a whole, the average wage was about half that for men; the differential is far less

CHART 3.—Old-age insurance: Percentage distribution of male and female employees and their reported taxable wages, by age groups, 1937

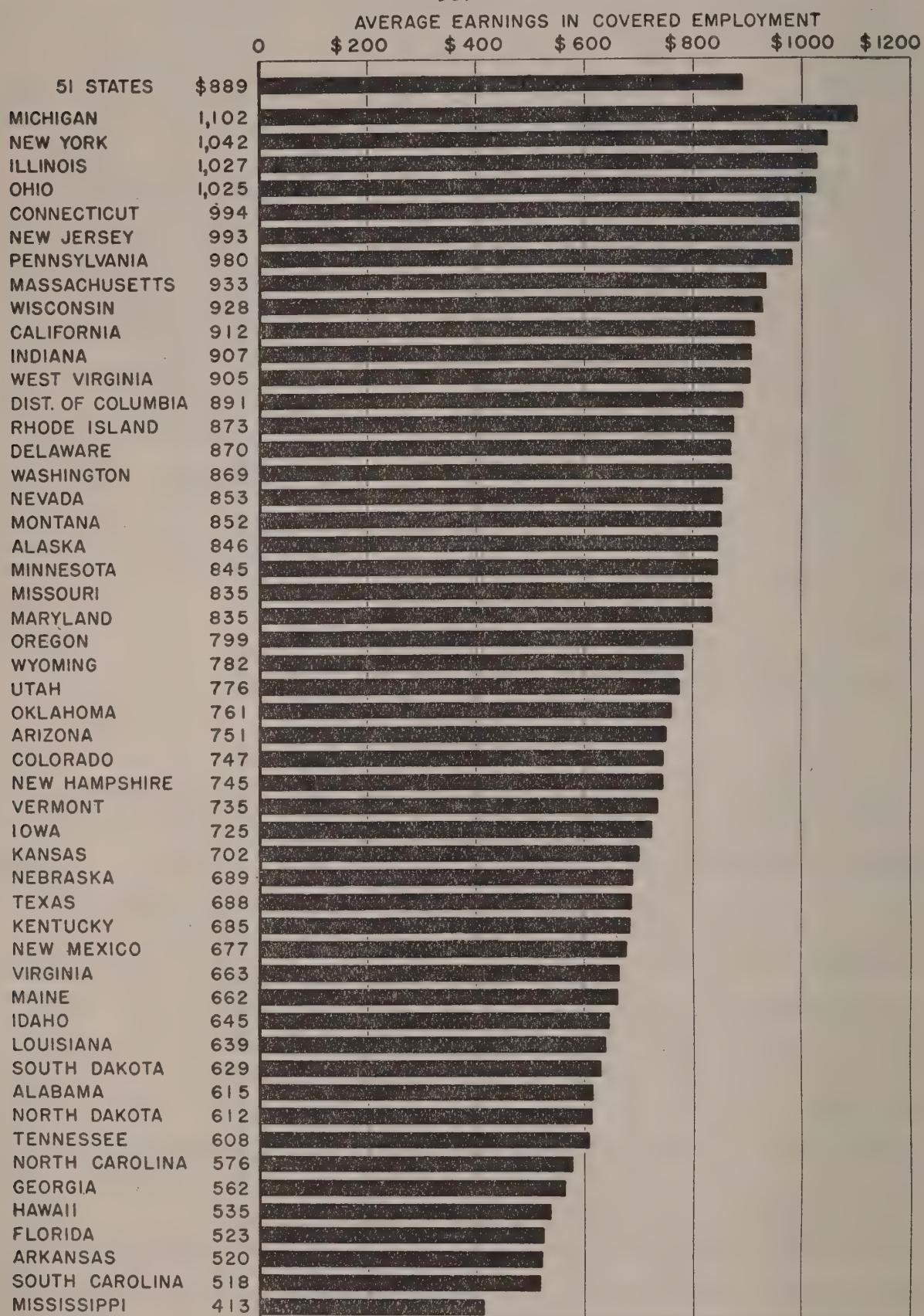


for men and women in the age groups under 30 years than for those who are older. How far such factors as characteristically lower wages, types of occupation, intermittent or part-time employment, and age distribution affect the averages for women and for the various racial groups cannot be determined from the present information.

There is considerable variation among the States in the average taxable wages reported for workers in 1937. The average for the United States is \$889. Averages for the several States range from \$413 in Mississippi to \$1,102 in Michigan. Thirteen jurisdictions (Michigan, New York, Illinois, Ohio, Connecticut, New Jersey, Pennsylvania, Massachusetts, Wisconsin, California, Indiana, West Virginia, and the District of Columbia) have averages exceeding that of the United States, in the order listed. States with an average below that for the United States were characterized principally by a lesser degree of industrialization and urbanization and a higher proportion of women workers or Negro workers.

In view of current discussions of the plight of middle-aged and older workers in industry, special interest attaches to the wage records of persons aged 40 and over. No conclusive evidence on the relative earnings of such persons is provided by the present wage reports. There is little decrease in the averages of wage amounts reported for

CHART 4.—*Old-age insurance: Average earnings in covered employment, by States, 1937¹*



¹ See table B-8.

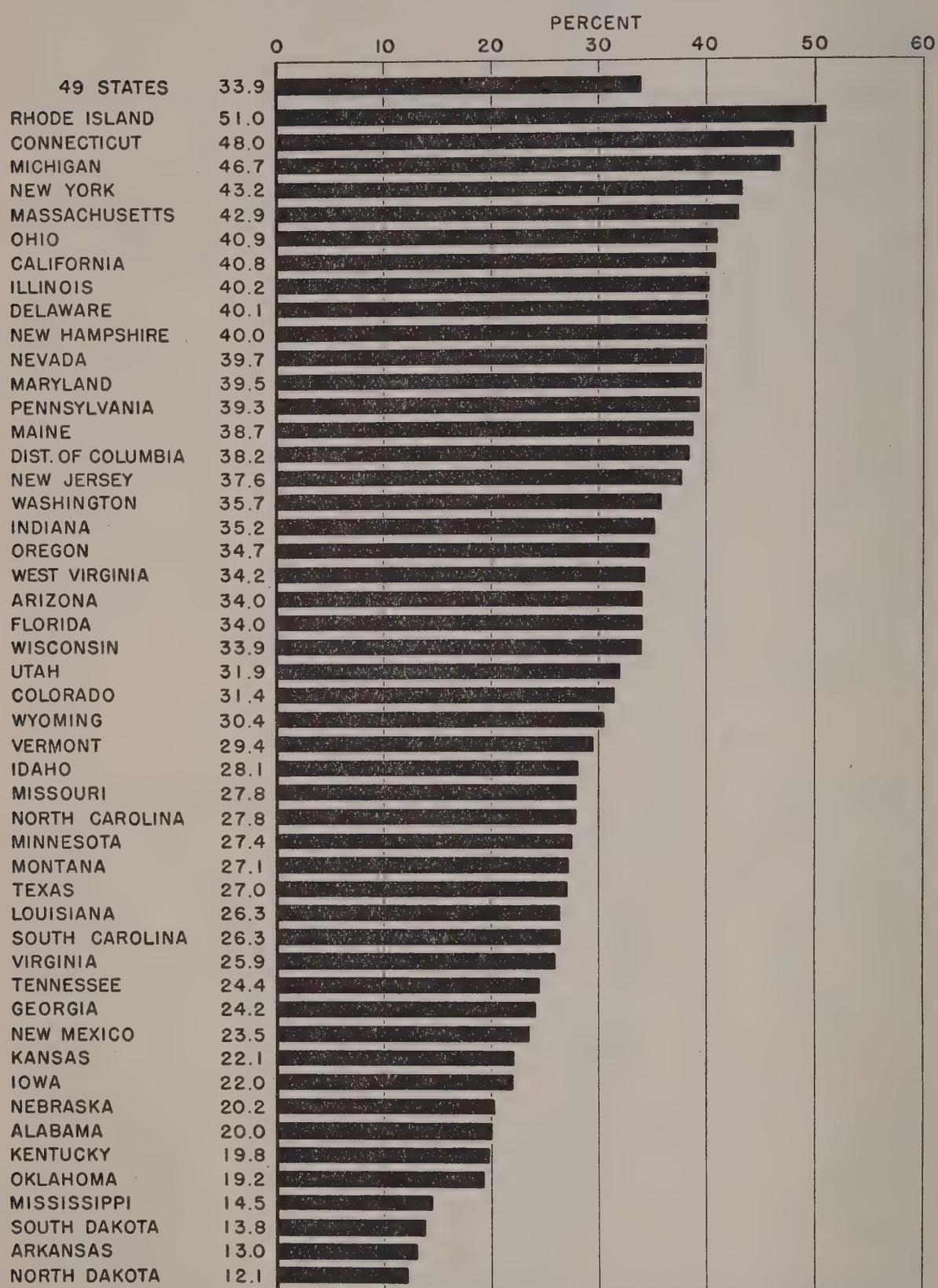
successive 5-year groups from age 45-49, when the average is highest, to age 60-64. These averages, however, relate only to persons who were in covered employment. The proportion of older age groups is progressively lower among workers for whom wage reports were made than the proportion of the same age groups among all gainful workers enumerated in the 1930 census. These differences suggest that older persons may be engaged more commonly than those who are younger in work not covered by the old-age insurance system, such as agricultural labor or self-employment, or that they are unemployed. Wage averages for the older groups are also influenced somewhat by the progressively lower representation of women and of Negro workers among employees at the higher ages and by the fact that older persons who have remained in covered employment probably have steadier work than those who are younger. On the other hand, loss of wages during a year by reason of sickness increases with increase in age. Whatever the weights of these and other factors, it is of interest that the average per capita wage recorded for workers aged 60-64 exceeded that for those who were 30 or more years younger and that neither the average amount nor the distribution of actual amounts of taxable wages reported for 1937 indicates a rapid decline in earnings with advancing age.

CLAIMS FOR LUMP-SUM PAYMENTS

Beginning with January 1937, lump-sum payments have been made under the old-age insurance program to covered workers at the age of 65 and to the heirs or estates of deceased workers.³ In either circumstance the payment represents 3½ percent of the individual's total taxable wages. During the fiscal year 1938-39 the Board certified 212,053 claims for payment, of which 92,910—aggregating nearly \$6.5 million—were claims for payments at age 65, and 119,143—amounting to more than \$7.8 million—were claims for death payments. By June 30, 1939, a cumulative total of approximately \$9.2 million had been certified for payment to nearly 170,000 workers who had reached age 65, and more than \$11.0 million had been certified for payment to the estates or relatives of nearly 212,000 deceased workers. The average amount of these claims has increased steadily since the initial month of payment because workers have had an increasing period of time in which to build up the wage aggregates on which payments are based. The average for all claims certified in June 1937 was \$14.43; in June 1938, \$47.70; and in June 1939, \$83.24. The average for all claims certified during the fiscal year was \$67.51,

³ Lump-sum payments at age 65 were discontinued, effective August 10, 1939. Lump-sum payments on behalf of workers who die after 1939 will be made when the worker meets certain qualifications and leaves no survivor entitled to a survivor's benefit for the month in which death occurred.

CHART 5.—Old-age insurance: Percent of total estimated population aged 15-64 with reported taxable wages, by States, 1937¹



¹ Excludes Alaska and Hawaii.

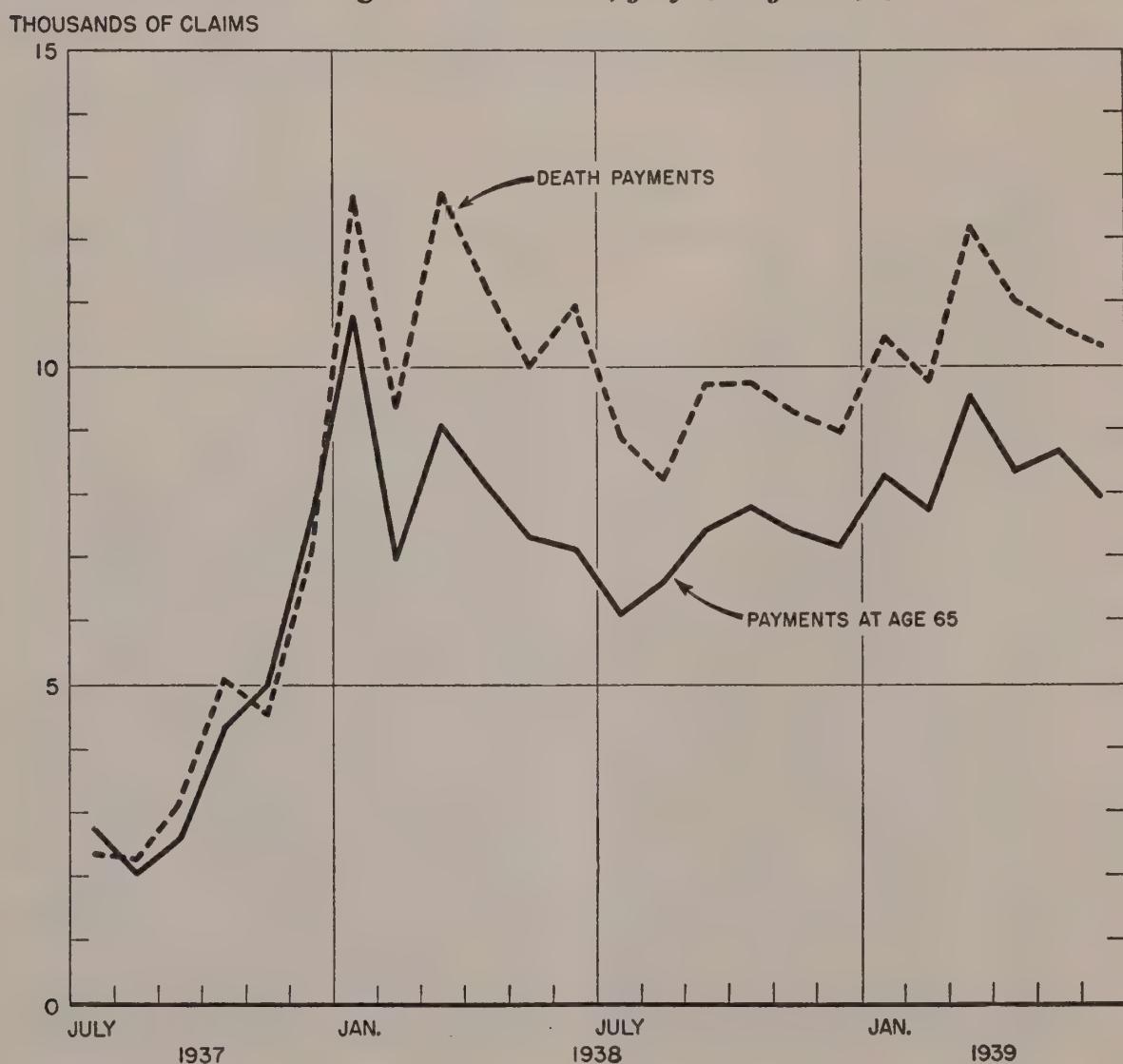
with a wide range among the States from an average of \$31.31 in Mississippi to \$83.64 in New Jersey.

The time elapsing between the filing of a claim and issuance of the check by the Treasury has materially decreased since 1937 with growing public familiarity with the program and increasing administrative

experience. At the close of the fiscal year 1936-37 the interval was 36.5 days, on the average, for claims made by workers at age 65 or over, and 41.6 days for claims for death payments, which involve additional factors in adjudication. By June 1938 the average interval was less than 22.5 calendar days for payments at age 65 and less than 25 days for death payments, and by June 1939 the interval was only 21.4 days for both types combined.

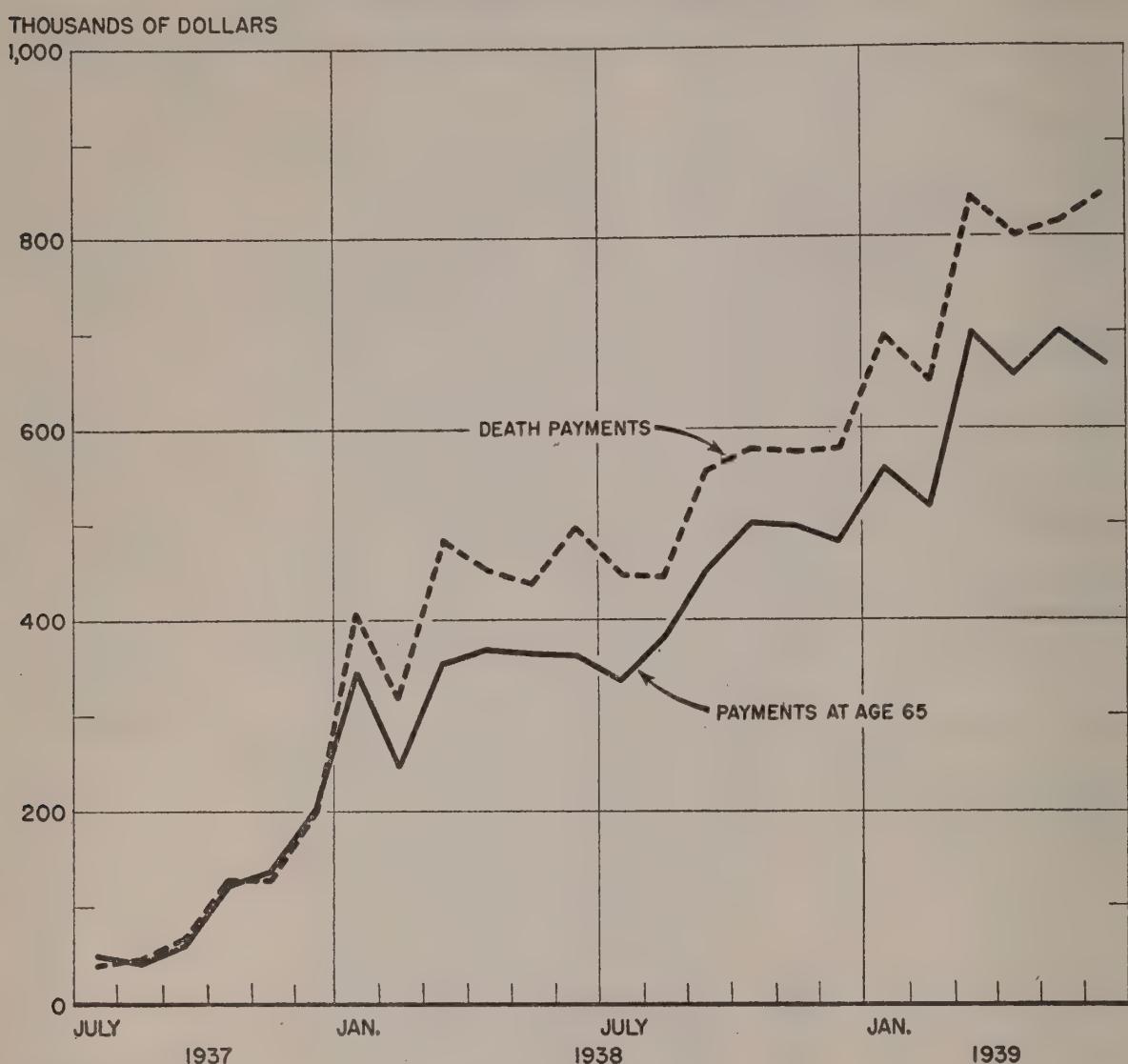
Many procedures in the handling of claims have been clarified and improved. Early in the fiscal year the 12 regional units previously established in the Washington offices for the adjudication of claims were consolidated into four. This consolidation resulted in a reduction of the amount of recordkeeping and more expeditious handling of claims in the adjudication process. Efficiency has also been substantially increased by the establishment of separate units on a functionalized basis for the determination of coverage under the act and for handling claims involving recovery or adjustment of payments previously made, and by the drafting and revision of instructions and

CHART 6.—Old-age insurance: Number of claims certified for lump-sum payments at age 65 and at death, July 1937–June 1939¹



¹ See table B-13.

CHART 7.—Old-age insurance: Amount certified for lump-sum payments at age 65 and at death, July 1937–June 1939¹



¹ See table B-13.

forms used in Washington and the field. The Board approved liberalization of regulations to permit the payment of certain types of claims, the disallowance of which appeared to result in inequities. A change was made, for example, to permit death payments to any relatives who had paid the funeral expenses of the deceased worker; previously a death payment could be made only if the worker was survived by a spouse, child, grandchild, or parent. Effective procedures were evolved for handling claims involving employment borderline between coverage under the Social Security Act and the Railroad Retirement Act. All claims pending at the beginning of the year which involved employer-employee relationships, particularly claims filed by or on behalf of insurance salesmen, were disposed of satisfactorily through a final determination of coverage made by the Bureau of Internal Revenue.

Increased emphasis has been placed on the training of members of the staff who handle claims in Washington and in the field. Evidence

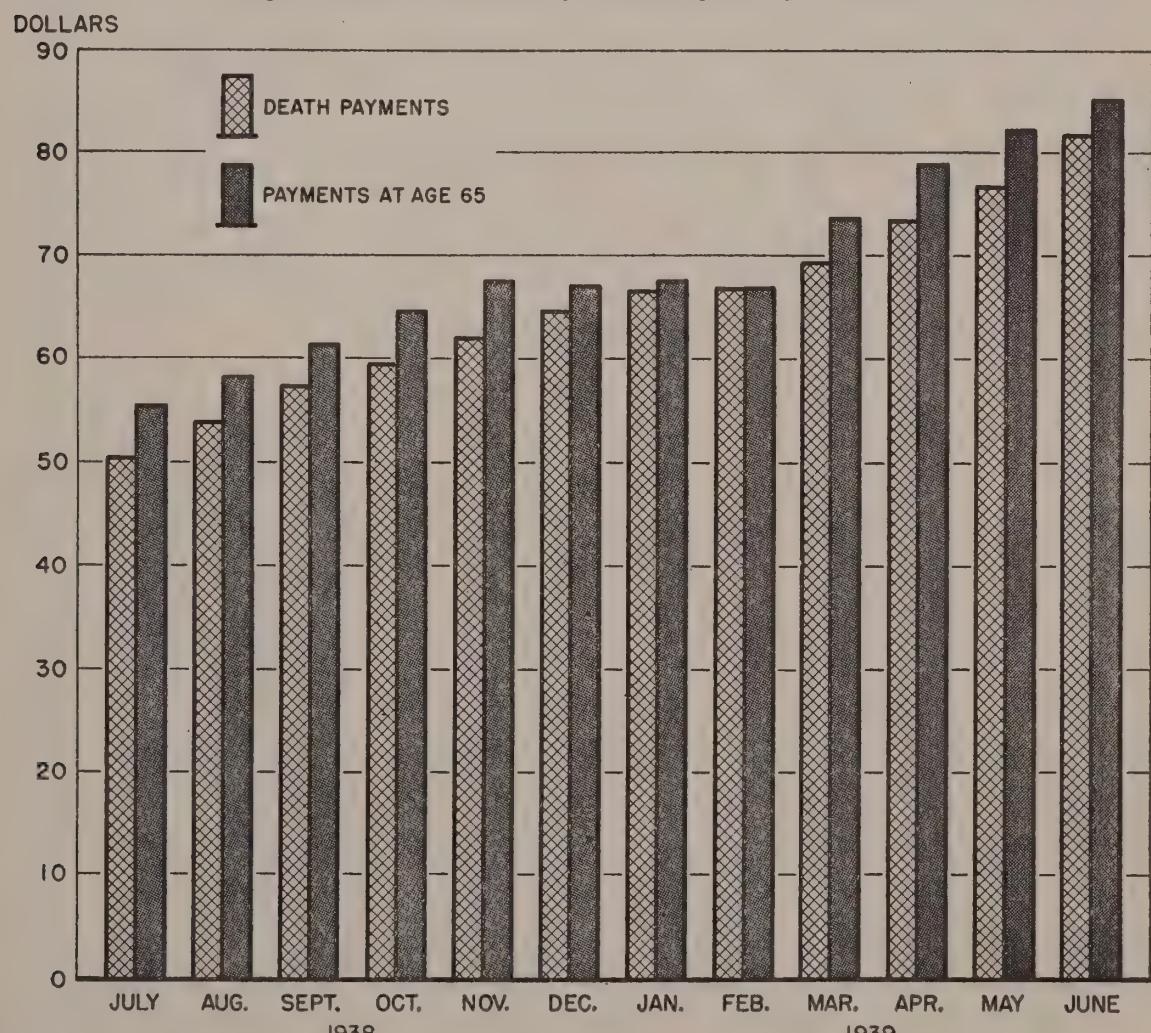
of the value of this training is reflected in more thorough development of claims in the field, where the staff assists claimants in obtaining the necessary information and filling out the forms, and in more rapid adjudication in Washington. Progress in the handling of claims as well as in the maintenance of wage records made it feasible for the Board to recommend that the old-age insurance program go into full operation 2 years earlier and on a much more comprehensive basis than was contemplated in the 1935 legislation.

FINANCING THE PROGRAM

The Social Security Act provided that payment of benefits was to be made from the old-age reserve account established in the Treasury. Data furnished by the Treasury Department are given in appendix table A-6, showing in summary the financial operations in connection with the account for the 3 fiscal years ended June 30, 1939.

Appropriations by Congress to the old-age reserve account have been approximately equal to tax collections under title VIII of the Social Security Act (repealed and reenacted, effective April 1, 1939,

CHART 8.—Old-age insurance: Average amount certified for lump-sum payments at age 65 and at death, by months, fiscal year 1938-39¹



¹ See table B-14.

as ch. 9, subch. A, of the Internal Revenue Code) minus allowance for the costs of administering the old-age insurance program. As of June 30, 1939, cumulative tax collections were \$1,238.3 million and cumulative appropriations were \$1,155.0 million. During the 3-year period interest totaling \$44.6 million had been paid on investments held in the account. On June 30, 1939, these investments amounted to \$1,177.2 million held in 3-percent special Treasury notes; \$3.0 million was held in cash by the disbursing officer for current payments to beneficiaries under the program, and \$66,122 remained in the appropriation balance to be transferred from general funds to the account. Checks totaling \$19.3 million had been issued by the Treasury in payment of claims certified by the Social Security Board for lump-sum payments. Appropriations to the account for the fiscal year 1938-39 totaled \$390.0 million, including \$30.0 million made available by the 1940 Treasury Department Appropriation Act, approved May 6, 1939. In addition, \$114.9 million was carried over as an unexpended balance from the preceding year, \$113.0 million of which was in the form of an appropriation credit. Thus, the total available for transfer to the fund in the fiscal year was \$503.0 million. Actual monthly transfers from appropriations during 1939 totaled \$503.0 million, an amount approximating the \$529.4 million received in taxes for the year minus allowance for administrative costs representing about 5 percent of tax receipts. In addition to the \$503.0 million transferred from appropriations, interest on investments amounting to nearly \$27.0 million was credited to the account. Of these funds \$514.9 million was invested in 3-percent special Treasury notes, nearly \$13.9 million was used for lump-sum payments, and the balance was held in cash with the disbursing officer for benefit payments.

REVIEW OF THE PROGRAM

The effectiveness of the old-age insurance program depends upon far more than efficient operating and accounting procedures. In fulfilling its responsibilities under the act, the Social Security Board is under obligation to study the objectives, scope, and operation of the old-age insurance program with a view to recommending changes to promote security. The Advisory Council on Social Security, appointed in May 1937 by the Senate Special Committee on Social Security and the Social Security Board, worked closely with the Board in its review and analysis of the basis and operations of the old-age insurance system. The recommendations of that Council were published on December 10, 1938, and were followed shortly by the recommendations submitted by the Social Security Board to the President and transmitted to Congress. Officers of the Board presented further information requested by the Congress during the course of the

extensive public hearings on social security held during the winter and spring of 1939 by the Ways and Means Committee of the House of Representatives and the Senate Finance Committee.

It is inevitable that any social insurance program must function for at least a brief period before some anomalies or gaps in coverage, inequities or maladjustments in benefits, and general discrepancies between objectives and operation may be discovered. Although under the old-age insurance system as enacted in 1935 the method of computing benefits was weighted in favor of persons with low aggregate earnings in covered employment, the system was built to a considerable extent on principles of individual savings and on certain traditions of private insurance practice. While monthly benefits were not payable in the period under review, the information which became available through the operation of the system made it possible to analyze existing provisions in relation to their present and probable future effectiveness.

At the outset few persons, if any, had realized the extent of the movement of workers between covered and noncovered employment. It had been estimated from 1930 census data that on the average approximately 26 million workers were ordinarily engaged in employment covered by the system; no attempt was made to estimate how many different individuals would be covered. Wage records and applications for employee account numbers begin to reveal the picture. A considerable proportion of the workers receiving wages from covered employment are not permanent members of the industrial labor market; many are persons who leave their customary occupations as farmers, housewives, and students for odd jobs or part-time work in peak seasons. Through modest amounts of wages such persons could gain title to future benefits which would have little relation to their presumptive need for protection in old age or for the protection of their families in the event of the death of the breadwinner. The need for protection of all workers is fully recognized; the President, the Advisory Council, and the Board recommended strongly the extension of coverage to additional types of employment as rapidly as administrative methods could be devised. Within any given limits of coverage, however, it is important so to formulate qualifying requirements and the benefit schedule that the funds available will be used for benefits in the manner which best accomplishes the purposes of the system. It was with this purpose in mind that the Board and the Advisory Council recommended that greater recognition be given to the presumptive needs of insured workers and their families.

A question on this ground arose in connection with the lump-sum payments under the 1935 legislation. These payments, amounting to 3½ percent of aggregate wages, ensured that every worker or his

estate received under the system more than he had paid in contributions. The payment of \$35, however, which could be made with respect to a person who had received a total of \$1,000 in taxable wages, is insignificant from the standpoint of a worker's need for protection at age 65; it is trivial in relation to the needs of dependents of a deceased worker. Amounts spent for some payments which were not significant in promoting individual security might be better used, it was believed, to enhance the protection afforded to persons who were regularly attached to the system and had contributed to it for a specified period.

Even when, with continued operation of the program, lump-sum payments of considerable size could have been made to many individuals, these payments would still have been inadequate to meet the continuing needs of the dependents of a deceased worker. Further, the size of the death payment was likely to be in inverse proportion to the need for protection. Since the payment was based on the aggregate of wages in covered employment, small payments would ordinarily be made on behalf of workers who died young and were likely to leave young children. The larger amounts ordinarily would have been payable with respect to the wages of persons who had been in the system for some time and who died in middle age or later, when it was more likely that their children had become self-supporting. Monthly benefits also were based on aggregate earnings, and many years would have elapsed after 1942, when these benefits were first payable, before substantial amounts could have been paid to most of the covered workers who reached age 65 in a given year. In these benefits, also, no provision was made toward meeting the additional responsibilities of beneficiaries who have aged wives or young children, and, except for the lump-sum death payment, surviving dependents were unprotected. These and other social considerations and the progress in administrative development of the system led the Board to recommend the changes outlined in previous pages.

In the course of their related activities, the Bureau of Internal Revenue and the Board found many types of borderline employment, especially that relating to agriculture, which required specific rulings to determine whether they were included under the tax and benefit provisions of the program. Clarification of statutory definitions of excepted employment was necessary. Avoidance of inconsistencies between Board rulings and those of the Bureau of Internal Revenue requires constant coordination of the old-age insurance activities of the two agencies in order that all wages with respect to which insurance contributions are paid may be counted toward insurance benefits. Similarly, the Board, the Bureau of Internal Revenue, and the Railroad Retirement Board are jointly concerned with the interpre-

tation of coverage of the Railroad Retirement Act and the Carriers Taxing Act with respect to service covered by the laws for railroad workers, since such service is excluded from the Federal old-age insurance program.

The definitions of employer-employee relationship and of wages taxable under the program also proved to be in need of further clarification. These wages had been interpreted as including amounts paid by an employer on behalf of his workers into any welfare or retirement fund. In its study of the employers' reporting burdens, the Board became convinced that the definition should be narrowed to exclude these types of payments. In short, through its field contacts with employers and through continued study of the operation of the program against the background of underlying objectives, the Board was in a position to recommend to Congress many points in need of legislative clarification. Furthermore, the Board, for effective operation of the program, needed power to administer oaths, take testimony, and issue subpoenas.

The Board prepared cost estimates and analyses of various suggested changes for plans considered by the Advisory Council, the Board, and members of the Congress. During the fiscal year there was continued study of various methods of financing the programs in terms of their consistency with the contributory principle and their anticipated effect upon the national economy. The Board, however, recognized that the primary responsibility for financial aspects of the program rests with the Treasury Department. With respect to these factors, the recommendations for changes presented to Congress were made by that Department.

The use of a contributory system of social insurance to promote old-age security has been widely accepted by workers, employers, and the public at large. Criticisms of the program which were received by the Board during the year related to the methods rather than the goals of the 1935 legislation. Although progress in the brief period since August 1935 has been more rapid than could have been reasonably anticipated, the Board is fully cognizant of the fact that there are important gaps in the program. A substantial part of the gainfully occupied population will be unable to qualify for benefits under the system. The Board will continue to study measures which may be feasible to extend protection to such major areas of excepted employment as agriculture, domestic service in private homes, government service, employment in certain types of nonprofit organizations, and self-employment. For substantially all families in the United States there remains a risk of wage loss analogous to that incurred in old age, that is, the loss of wages by reason of total and permanent disability. The possible establishment of protection against this

hazard continues to be a major field of study. The Board believes that the Federal program is a sound foundation on which may be erected an even more comprehensive bulwark to protect American workers and their families against prolonged or permanent loss of earning capacity.

• III •

UNEMPLOYMENT COMPENSATION

THE organization and operation of 51 systems of unemployment compensation, administered by the several jurisdictions yet integrated into a national system through Federal standards and coordination, has required intensive cooperation of States, employers, workers, and the Federal agencies concerned. The pioneer work of drafting laws, establishing and staffing administrative agencies, and devising operating techniques on the basis of preliminary estimates has been accomplished by the governments of the several States with remarkable swiftness.

Until August 1936 no governmental body in the United States had had any practical experience in payment of unemployment benefits under an insurance program. Even 2 years ago no one knew with any degree of certainty how many employers were subject to these Federal and State laws or how many workers would acquire rights to benefits. Had the Federal Government and the States waited for definitive answers to these questions before embarking on the program, unemployment compensation in the United States might still be a dream of social and political economists rather than a system established and in operation in all States of the Union.

At the close of the fiscal year 1938-39, the 51 jurisdictions had a total of \$1.3 billion available for benefit payments. This total included funds which will be transferred or otherwise paid from the States' unemployment funds into the railroad unemployment insurance account, from which, beginning in July 1939, benefits are payable to workers eligible under the Federal Railroad Unemployment Insurance Act.¹ Approximately 1.5 million railroad workers, previously covered by State laws, are transferred from the jurisdiction of the State agencies to that of the Railroad Retirement Board, which administers the railroad unemployment insurance program. By June 30, 1939, all States but two were paying unemployment benefits, and in these two, Illinois and Montana, benefits became payable in July. During the fiscal year 1938-39, 42.7 million weekly benefit payments amounting to \$446.1 million were made to claimants, and a total of some 28 million workers were covered by State unemployment compensation laws.

¹ 52 Stat. 1094; June 25, 1938.

FEDERAL RESPONSIBILITIES

Under the Social Security Act, the Board has certain major responsibilities in connection with the organization and operation of State unemployment compensation programs. The Board certifies each year to the Secretary of the Treasury, for normal and additional tax-credit purposes, State unemployment compensation laws which conform with the provisions of the Federal Unemployment Tax Act.² It also certifies grants of Federal funds to finance the necessary costs of proper and efficient administration of the unemployment compensation program in States whose laws and administrative procedures conform with the applicable requirements of the Federal Unemployment Tax Act and the Social Security Act. The Board is required to withhold Federal grants, after reasonable notice and opportunity for hearing to the State agency, if it finds that a State has denied benefits in a substantial number of cases to workers entitled thereto under the State law or has failed to comply substantially with any standards stipulated in the Federal legislation as a condition precedent to the certification of grant. Similarly, the Board is required to withhold certification of a State law for tax-credit purposes if it finds that the State has failed to comply substantially with any standard prescribed as a condition precedent to such certification or has changed its law so that it no longer complies with such standards.

The Board's activities in unemployment compensation have been centered in the Bureau of Unemployment Compensation,³ working in close cooperation with the other bureaus and offices concerned with activities in the fields of law, accounting, personnel administration, research, and public relations. Regional representatives of the Board, who are closely in touch with the operations and problems of individual State programs, act as liaison officers between State agencies and the Washington office of the Board.

FINANCIAL BASIS OF THE PROGRAM

Employers subject to State laws approved by the Social Security Board, as provided in the Unemployment Tax Act, may credit against as much as 90 percent of their Federal unemployment tax amounts which they have paid prior to specified dates as contributions under such approved State unemployment compensation laws. Such contributions, as well as contributions by employees in those States

² This act (Internal Revenue Code, ch. 9, subch. C) incorporates the tax provisions formerly contained in title IX of the Social Security Act.

³ With the transfer of the U. S. Employment Service from the Department of Labor to the Social Security Board on July 1, 1939, in accordance with the provisions of the Reorganization Act of 1939 and Reorganization Plan No. 1, the activities of this Bureau have been continued in the newly established Bureau of Employment Security.

which require employee contributions, are deposited in the account of the State agency in the unemployment trust fund in the Federal Treasury. Federal financial participation in the unemployment compensation program is confined to the grants for necessary costs of administration.

As of June 30, 1939, the unemployment trust fund contained \$1.3 billion⁴ to the credit of State unemployment compensation agencies. During the fiscal year 1938-39, withdrawals by State agencies for benefit payments amounted to \$445.2 million. Total receipts of the fund, including deposits by States and interest earned on such deposits during the year, amounted to \$836.9 million, exceeding withdrawals by \$391.7 million. The balance in the unemployment trust fund is invested exclusively in Treasury certificates of indebtedness to the fund bearing interest at 2.5 percent. Data on the unemployment trust fund, furnished by the Treasury, are summarized in appendix table A-7. Federal collections under the Federal Unemployment Tax Act amounted to \$100.8 million, while States collected a total of \$803 million in contributions paid by employers and, in a few States, also by employees. As a result of Federal legislation enacted in May and June 1938, nearly \$40.6 million of Federal collections under title IX of the Social Security Act for the year 1936 was paid into the unemployment funds of 13 States and 2 Territories which had no approved unemployment compensation law in that year but enacted an approved law in 1937.

FEDERAL CONCERN WITH ADMINISTRATION

Federal concern with the unemployment compensation program is not limited to the legal conformity of State laws and the formal certification of administrative grants. The Board is concerned that the State programs be so operated that financial solvency, administrative standards, operating efficiency, and equity to claimants may be promoted. Because the withholding of certification of a State law for tax-credit purposes or the withholding of Federal grants to finance administrative costs entails formidable hardship to workers, employers, and others within the State, the Social Security Board, as a general policy, extends all advice and assistance possible to avoid such contingencies and to improve the State programs. The Board furnishes to State authorities, when requested, counsel in the development and drafting of amendments to their laws; it recommends the adoption of techniques which will improve and strengthen the programs; and through its contacts with all State agencies and its con-

⁴ This amount includes sums to be transferred by the States or otherwise used in connection with payments into the new account in the fund created under the Railroad Unemployment Insurance Act for payment of benefits to workers eligible under that act.

tinued study of the principles and techniques of unemployment compensation, the Board makes it possible for States to profit from the experience of others who have faced similar situations.

During the fiscal year, legislative developments in two States presented serious questions with respect to the conformity of the State law with Federal requirements. In November 1938 the State of Oregon adopted an initiative measure which narrowly defined the term "labor dispute" for purposes of all State statutes. Under the terms of the Unemployment Tax Act, a State law may not be certified by the Board for tax-credit purposes if benefits are denied to an individual who refuses to accept a position vacant by reason of a labor dispute. After reasonable notice to the State, a hearing was held to determine whether the initiative measure had so changed the Oregon law that it no longer conformed with the Federal standard. The issue was resolved when the Oregon Legislature adopted an amendment specifying that the labor-standards provisions of the State unemployment compensation law should be accorded the same meaning as the corresponding provisions of the Federal Unemployment Tax Act.

As a result of the failure of the South Dakota Legislature to appropriate funds to finance the State's share of the cost of operating its public employment service, the Social Security Board informed the Governor of the State that certification of Federal grants for unemployment compensation administration would be unjustified unless the Board was able to find that the State would pay benefits through public employment offices in accordance with the provisions of the Social Security Act and the South Dakota unemployment compensation law.⁵

The Railroad Unemployment Insurance Act, approved at the close of the preceding fiscal year, places workers in the employ of interstate railroads and certain of their subsidiaries under a Federal unemployment insurance program administered by the Railroad Retirement Board. In effecting the transfer of such workers from the State systems to the Federal system and the coordination of the State systems with the new Federal system, the act places certain duties upon the Social Security Board. These duties include the responsibility to determine for each State defined amounts which are required to be withheld from administrative grants to the State or to be transferred from the State's account in the unemployment trust fund to the account from which benefits will be paid to unemployed railroad workers. The Social Security Board has cooperated with the

⁵ Sufficient funds were provided subsequently by the State to finance its share of the costs of its public employment service during the fiscal year ending June 30, 1940; on that basis, the Board was enabled to continue its certification of administrative grants.

Railroad Retirement Board and State agencies in the development of draft amendments of the State laws required under the provisions of the railroad act, and in formulating procedures to expedite these transfers.

FEDERAL GRANTS TO STATES

For the fiscal year 1938-39 a total of \$58.8 million was certified to the Treasury Department by the Social Security Board as Federal grants to States to meet the cost of administering unemployment compensation programs and to defray the additional expenses of State employment services incurred in connection with the payment of benefits.⁶ The Social Security Act of 1935 had authorized the annual appropriation of not more than \$49.0 million to the Board for the purposes of such grants. In April 1939 the act was amended to increase the amount authorized to be so appropriated to \$80.0 million.⁷ The original appropriation for 1938-39 plus deficiency appropriations of \$9.0 million, approved March 15, 1939, and of \$10.0 million, approved May 2, 1939, brought the total appropriations for the fiscal year to \$59.0 million. Expenditures for this year were nearly \$58.9 million (table A-3). Appropriations for the previous fiscal year amounted to \$22.5 million, and expenditures, which drew upon the reappropriated unexpended balance for the fiscal year 1936-37, were \$41.9 million. Of the total grants certified in 1938-39, \$20.2 million or 34.4 percent represented payments to finance the additional functions performed by the State public employment services in connection with the State unemployment compensation programs. In the previous fiscal year, sums certified by the Board for expenses of such State employment service were more than half the total grants certified for purposes of unemployment compensation administration.

Expenditures by the States during the year from all Federal and State funds used in the administration of unemployment compensation and employment service programs (including all funds made available pursuant to the Wagner-Peyser Act) were less by about \$18 million, or 8.6 percent, than the amounts initially incorporated in the budgets submitted by the States to the Federal agencies administering Federal grants. Simplification of administration and integration of the State employment service with the State unemployment compensation program contributed markedly toward these reductions in anticipated administrative costs. State administrative expenditures during the year averaged 8.5 percent of contributions received in the same period.

⁶ Not including Federal funds granted for employment services under provisions of the Wagner-Peyser Act, which was administered until July 1, 1939, by the Department of Labor.

⁷ Public, No. 36, 76th Cong., approved April 19, 1939.

In the initial stages of their programs, States were obliged to make extensive outlays for equipment needed in their wage-records operations, for recruiting and training personnel, and for increasing the number of offices and personnel of their public employment services. All State laws specify, as an eligibility requirement for benefits, that unemployed workers must register at State employment offices to signify their willingness to work and their availability for work. States have therefore found it necessary to open many new employment offices. It is imperative that these offices be accessibly located if unemployed workers must report at frequent intervals during spells of unemployment. More important from the standpoint of workers, the general public, and State unemployment compensation agencies, the employment services, to the extent that jobs are available, serve as the first line of defense against unemployment by enabling workers to get what is far better than benefits—suitable work.

The Board has adopted certain broad policies and objective standards in connection with its certification of administrative grants to States for unemployment compensation. Individual modification of these policies is of course necessary to meet special conditions in individual States, such as the particular stage of program development, legislative provisions for State civil-service or merit systems for personnel, and constitutional or other requirements regulating State fiscal procedures.

During the early stages of State operation the Board considered it necessary, as a safeguard for the expenditure of Federal grants, to require detailed quarterly budgets from each State indicating the exact purpose of each proposed expenditure and to prohibit transfers of funds from one budget item to another. With the development of the program, the Board has found it possible gradually to relax these requirements by approving grants on a categorical basis; for example, for States with well-established merit or civil-service systems for personnel and with at least a full year of benefit-paying experience, by approving categorical amounts for salaries and wages.

PERSONNEL POLICIES

Efficiency and economy of operation depend largely on the quality of personnel. The largest share of State administrative costs—roughly three-fourths of the total—is required to pay salaries and wages. The Social Security Board has maintained from the outset that the efficient and proper administration of State unemployment compensation programs requires that personnel should be selected on the basis of their qualifications, should be assured continuity of service regardless of change in political administration, and should have the

protection of a well-defined plan of classification, remuneration, and promotion in accordance with their responsibilities, aptitudes, and efficiency.

The Board assists State agencies, on request, in the establishment of sound personnel administration. This assistance includes advice concerning rules and regulations for a merit system, procedures for conducting examinations, establishment of registers of eligible personnel, procedures for certifications from registers, installation of service-rating plans, and the adoption of personnel policies relating to promotions, transfers, lay-offs, and dismissals. A manual on the principles and standards of personnel administration under a merit system has been compiled for the use of State agencies. As an assistance to State agencies in training their personnel, the Board provides advisory services and outlines of procedures, training standards, bibliographies of reference materials, and similar aids.

TECHNICAL ASSISTANCE

In fulfillment of its responsibilities under the Social Security Act, the Board has provided information and advice on many aspects of the unemployment compensation program and has furnished many types of technical assistance to the States. The Board has also continued to cooperate with the United States Employment Service in giving technical aid to State agencies on employment service problems.

The Board has collaborated with the States in the examination of experience to serve as a basis for the revision of State laws and procedures. Tangible results of such study during the past year were the reports on the simplification of the benefit formula in State unemployment compensation laws and a quantitative analysis of simplification proposals. As a further help to States which desired to simplify the provisions of their laws, the Board developed legislative standards for measures designed to express benefit provisions in more understandable and workable terms, to permit greater facility of administration of their programs, and to simplify employer reporting. In addition, technical assistance was rendered to individual States by analysis of the probable effects of various actual proposals forwarded to the Board for comment.

Draft procedures in various special fields of unemployment compensation administration, draft forms, operating standards, and cost analyses have been developed as a continuing service to State agencies. Likewise, special procedures, analyses, and forms have been developed as requested by individual States or as special problems have arisen.

The Unemployment Compensation Interpretation Service, described in the Third Annual Report, has continued to supply States with Federal and State rulings on general questions of coverage, wages, and

contributions, and State decisions on appealed benefit claims. This information is presented in codified and indexed form.

A new body of labor law is being developed in this country in decisions upon claims for benefits. In addition to the Board's responsibilities with respect to such decisions under the standards of the act, it is concerned with the promotion of sound basic principles which may be submitted to States for their guidance. To that end the Board has undertaken studies of the principles underlying disqualification for benefits under present unemployment compensation laws.

Reference also has been made in previous reports to the industrial classification code developed by the Board in cooperation with other Federal agencies and with State agencies. This code has now been installed by all State unemployment compensation agencies as a basis for the organization of their operating data and for comparison of their experience with that of other States. Recent installation of the code in Pennsylvania and Wisconsin marked the completion of one phase of the industrial classification program which has been in effect during the past 3 years. As a result of increasing demand by State agencies for a more detailed classification to permit study of such problems as seasonal classification and experience rating, an industrial subclassification system is being developed. A preliminary subclassification of manufacturing industries has been completed. Many State agencies with administrative interest in specific industries have already adopted subclassifications for such industries.

Mention has been made of the Board's studies of changes in Federal legislation recommended in the report to the President and the Congress. While evaluation of many proposals for modification at either State or Federal levels could not have been made until at least a minimum amount of operating experience had been accumulated in this almost wholly new field, to postpone action on any point where revision already seemed warranted would have complicated the transition to improved methods. All resources of the Board available for these purposes have therefore been used to provide analyses or other services to promote the effective working of the program already so auspiciously begun.

OPERATION OF STATE PROGRAMS

With the ground work of organization laid and experience accumulated in half the States of the Union on the basis of benefit payments over the first 6 months of 1938, the Social Security Board and the States turned their attention during the past fiscal year to a review of objectives, methods, and adequacy. At both Federal and State levels it became clear that there were areas which were in need of

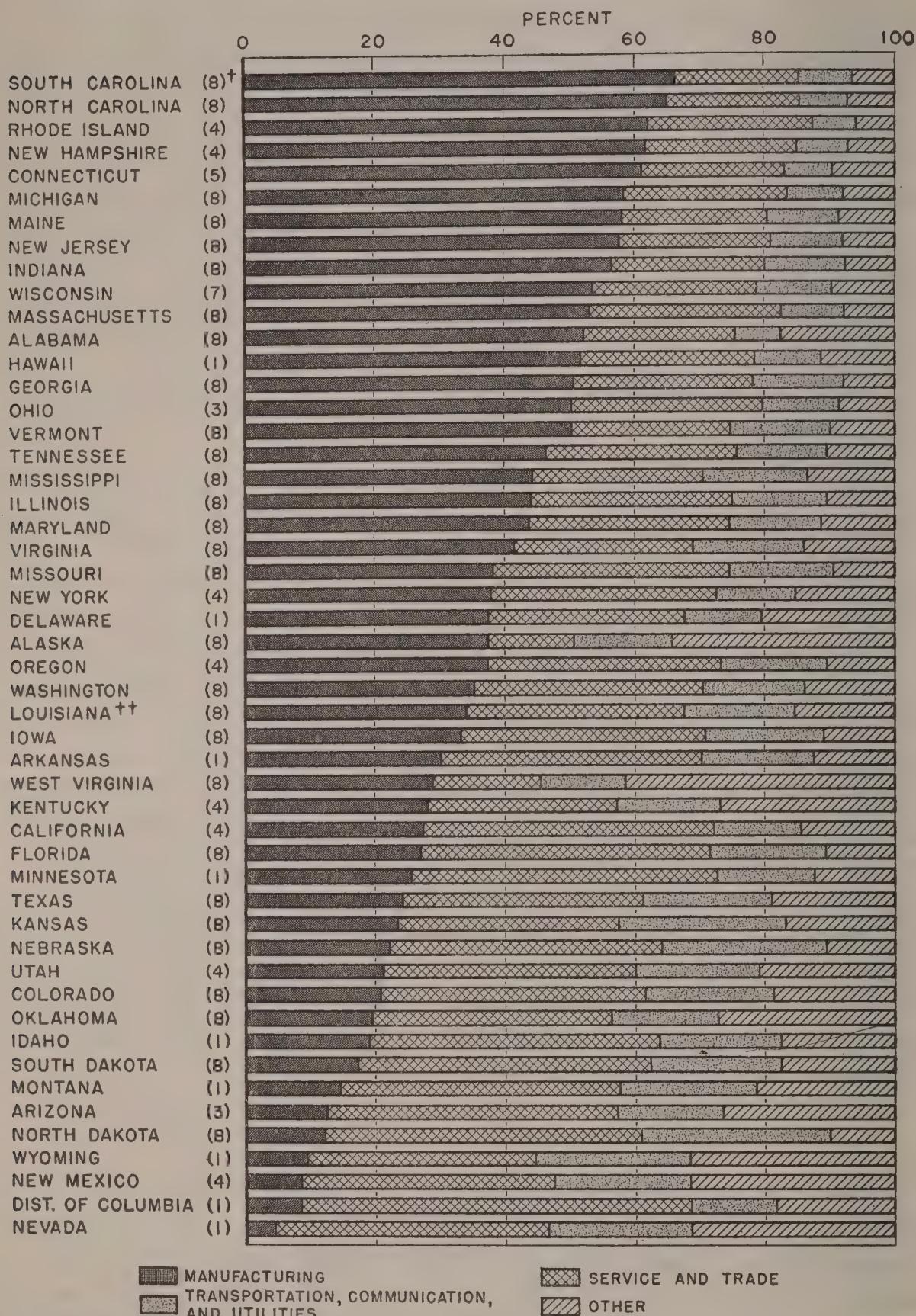
improvement. After State unemployment compensation agencies had met the initial administrative problems that attended the first payment of benefits, they were able to give attention to the need for simplifying both the State laws and their administration and to integrate staff organization and activities relating to unemployment compensation and employment service. Moreover, there was need for simplified methods of computing benefits, development and maintenance of employer experience rating, and policies and procedures concerning seasonal and partial unemployment and multistate workers. During the year, examination of these and other factors affecting the efficient and economical administration of unemployment compensation laws was a major activity of the States and of collaborating personnel of the Board. Improvements in legislation and in the operating standards of State agencies have already been effected in many States.

The 18 jurisdictions which began benefit payments in January 1939 had a distinct advantage over those which began payments a year earlier. These 18 jurisdictions profited by the experience of the States that preceded them; they had more time in which to develop their administrative organizations, and they began benefit payments under substantially improved employment conditions. Benefit payments in the initial months were therefore made more promptly than had been the case a year earlier. At the same time, States which had begun payments prior to January 1939 had by that date overcome many of the serious difficulties which caused earlier delays. In the group of States which had begun payments in the preceding year, the volume of initial claims filed and the number and total amount of benefit payments declined appreciably in 1938-39 except in California, Louisiana, Texas, Virginia, and the District of Columbia. While this decline might be attributed to various factors, it was doubtless due in very large part to improvement in employment opportunities in the latter period and to a consequent decrease in the volume of unemployment.

COVERED EMPLOYMENT AND PAY ROLLS IN 1938

Employment of covered workers in the continental United States, Alaska, and Hawaii averaged approximately 21 million per month during 1938. These figures are based on data reported by employers and represent the number of workers on the last pay roll of each month; they are not a count of the number of different individuals employed. On the average, about 45 percent of covered employment in the United States is concentrated in California, Illinois, New York, Ohio, and Pennsylvania. The monthly data on employment indicate that,

CHART 9.—Unemployment compensation: Percentage distribution of average monthly covered employment, by States and by industrial divisions, 1938¹



MANUFACTURING
 TRANSPORTATION, COMMUNICATION,
 AND UTILITIES
 SERVICE AND TRADE
 OTHER

¹ See table C-4.

†Figures in parentheses denote the minimum size of firm (number of employees) which brought employees of that firm into covered employment in 1938.

††Change in coverage law from employers of 8 or more to 4 or more, effective Oct. 1, 1938.

in general, the decline of 1937 continued into 1938. Slight rises occurred in March and April, but subsequent declines brought employment to its 1938 low in June. In August and September there were substantial gains followed by a leveling off in the last 3 months of the year. While there is comparatively little information on employment of covered workers in 1937, on the basis of such data as are available it appears that the expanded volume of employment in the latter half of 1938 fell considerably short of the average for 1937. Although the demands upon State unemployment compensation funds decreased during the latter half of 1938, there existed nevertheless a substantial volume of compensable unemployment.

Pay rolls in covered employment for the calendar year 1938 approximated \$27.6 billion. Except for Michigan, the pay-roll figures represent wages taxable under State unemployment compensation laws. The Michigan data include wages in excess of the workers' first \$3,000 which were not taxable under the State law. New York had a similar exclusion, but the data reported include only taxable wages. In interpreting the data given in appendix table C-3, it should be recognized that the monthly figures are influenced to a considerable extent by the varying numbers of pay periods ending within each month.

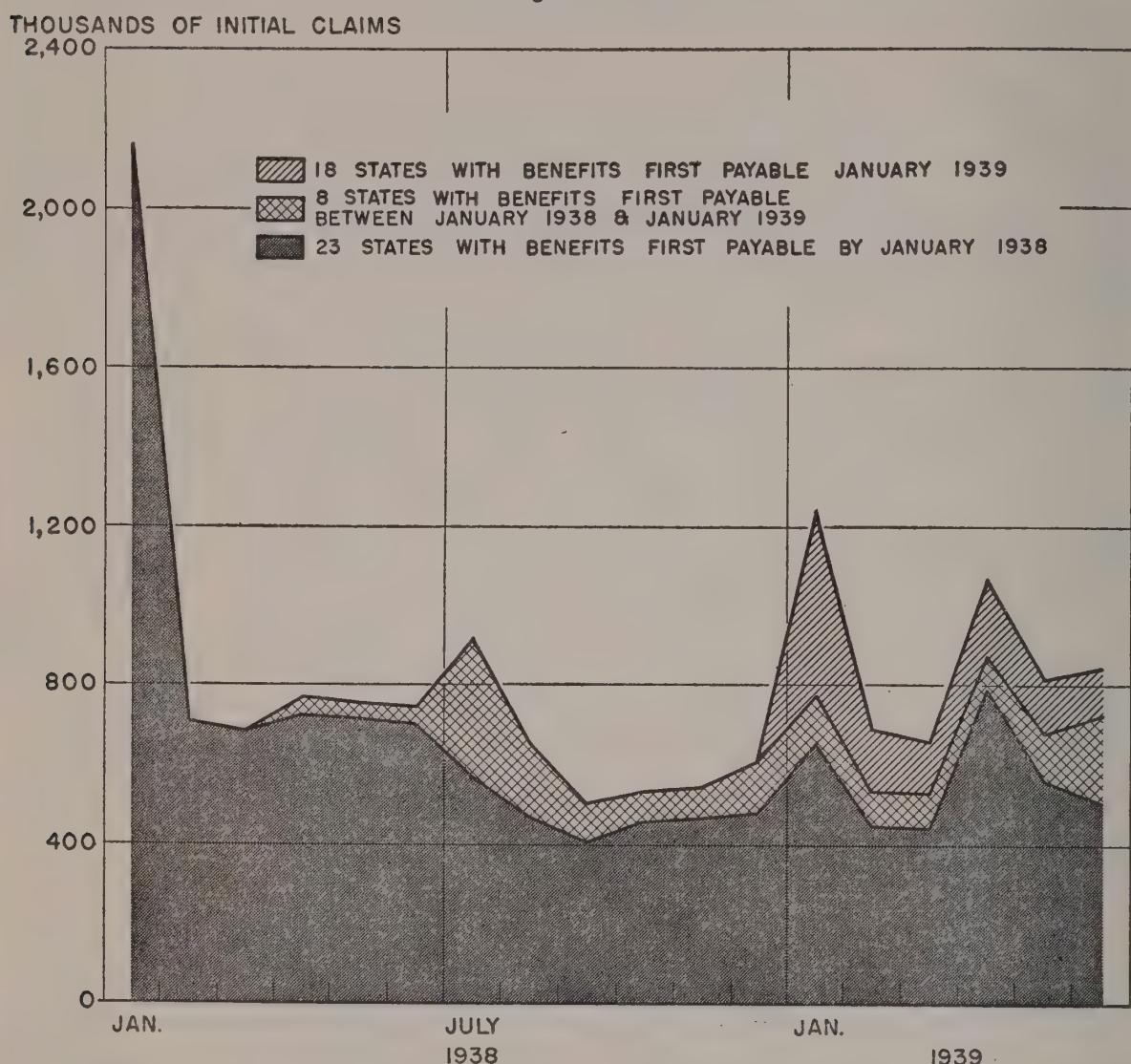
CLAIMS FOR BENEFITS

The fiscal year 1938-39 was the first in which unemployment benefits were paid in a majority of the States throughout the year. Reports from these and other States now make possible a comprehensive view of the operation of the program in terms of the number and disposition of claims, the number and size of benefit payments, the number of recipients, the number of persons who exhausted their benefit rights before finding new jobs, and the relation of total payments to the funds available for benefit purposes.

In the 49 jurisdictions which accepted claims during part or all of the fiscal year, more than 9 million initial claims⁸ for benefits were received in 1938-39. From August through December such claims ranged between 500,000 and 650,000 a month. In January 1939, when 18 additional jurisdictions began to pay benefits, a total of 1.2 million initial claims were filed; nearly 700,000 were received in February and also in March, 1.1 million in April, and more than 800,000 in each of the last 2 months of the fiscal year. A considerable part of the increase in initial claims filed in these months resulted from the

⁸ An initial claim represents a worker's first notice of the beginning of a period of total or partial unemployment.

CHART 10.—Unemployment compensation: Number of initial claims filed, January 1938–June 1939¹



¹ See table C-6.

beginning of a new benefit year for many workers whose first benefit year began early in 1938. For the 23 jurisdictions which had been accepting claims since January 1938, the total number of initial claims was highest in January 1938, representing, in all States but Wisconsin, largely the accumulation from months preceding payment of benefits. New York, which in June 1939 had 23.5 percent of the estimated total of covered workers in these 23 jurisdictions, received 31.7 percent of the initial claims filed in these areas during the first half of that year. Maine and Utah also had high proportions of the initial claims received in this group of States in relation to their proportions of the total number of covered workers.

Not all initial claims received by the States result in the payment of benefits. Some workers find jobs before their waiting periods have expired; others have had insufficient wages from covered employment to qualify for benefits; some fail to comply with the registration requirements of the employment service; and some may be disquali-

fied on the grounds of misconduct, voluntary leaving, participation in a labor dispute, or refusal to accept suitable work. Nor does the number of initial claims indicate the number of individual workers filing claims within a given period, since a worker with frequently alternating spells of employment and unemployment may file a number of initial claims within a benefit year. The new claims⁹ authorized for payment provide a clearer indication of the number of individuals who receive benefits. During January-June 1939 a total of about 2.4 million new claims were authorized for payment in the 49 jurisdictions accepting claims in the period. In 1 jurisdiction new claims represented less than 5 percent of the total estimated number of covered workers as of June 1939; in 17, from 5 to 10 percent; in 21, from 10 to 15 percent; in 3, from 15 to 20 percent; and in 1 jurisdiction, exactly 20 percent. New York, Connecticut, Idaho, Massachusetts, North Carolina, and Texas are excluded from this comparison because their data for this period are incomplete. These figures also exclude for certain States some persons who began to receive benefits in this period but who had had initial claims authorized in a previous period.

During 1938-39, State agencies received a total of 53 million continued claims¹⁰ for benefits. The number of continued claims averaged about 3.8 million a month during the first half of the year and rose from 3.2 million in December to 4.4 million in January, when 18 additional jurisdictions began benefit payments. There was a further rise for each subsequent month to nearly 6.1 million in May and a decline in June to 5.3 million.¹¹

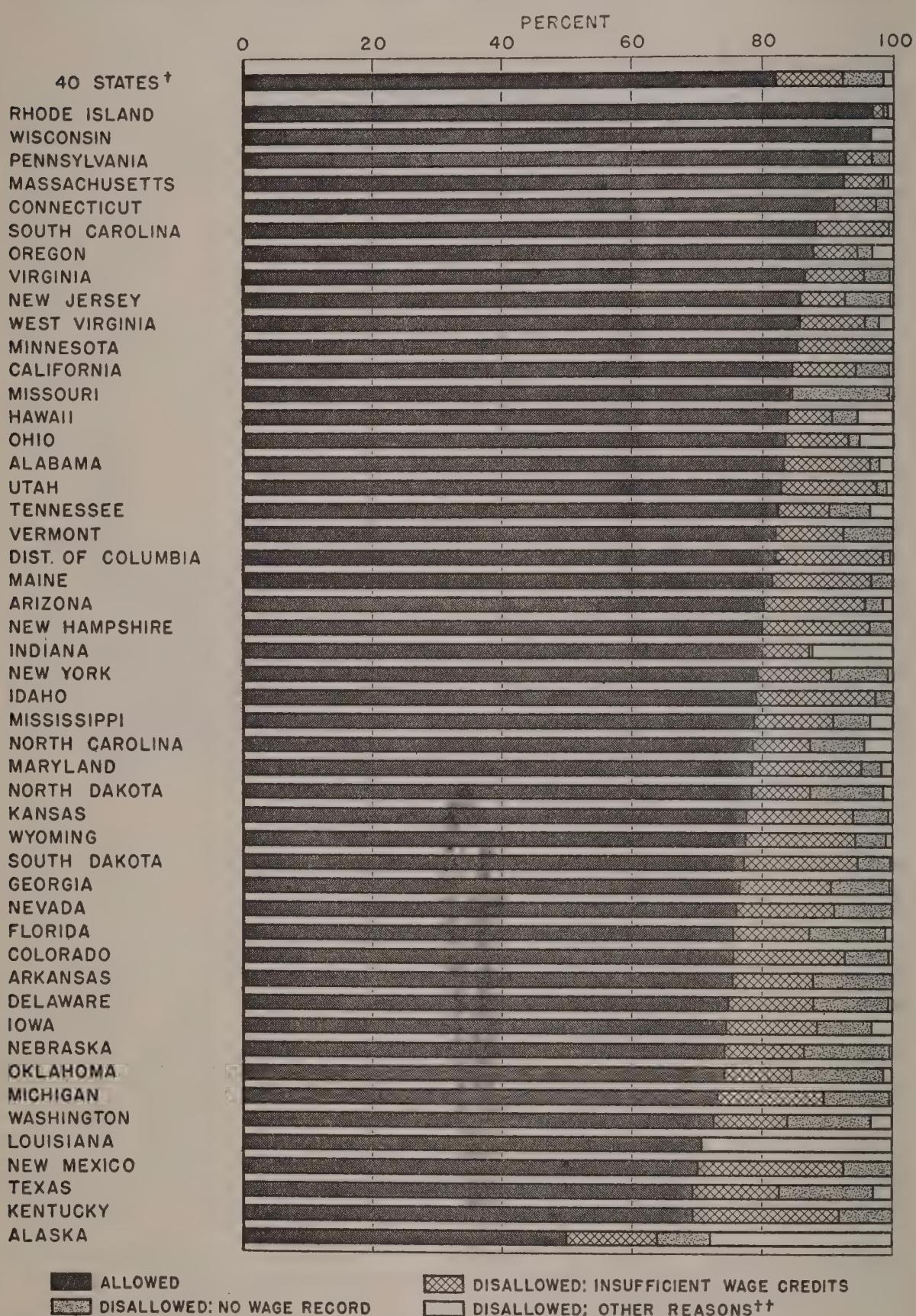
The ratio of the number of benefit claims to the number of covered workers varied greatly among the States, essentially reflecting differences in employment conditions. Shut-downs because of the hurricane and floods, for example, doubtless increased the number of initial claims received in some of the New England States in September 1938. Seasonal lay-offs or employment declines in the shoe and textile industries of Maine, in the leather industry of New Hampshire, and in canning, tobacco, clothing manufacture, quarrying, and construction in Virginia, increased the number of initial claims in these States during October. Stoppage of work in coal mining as a result of failure to sign a new agreement in the Appalachian and related fields was responsible in large part for increases in initial claims received during April in Indiana, Kentucky, Ohio, Pennsylvania, Tennessee, and West Virginia; and a June increase in Michigan

⁹ A "new claim" represents (1) an initial claim filed prior to the establishment of the beginning date of the benefit year in States with an individual benefit year, or (2) the first initial claim within the benefit year in States with a uniform benefit year. A new claim thus initiates a determination of a worker's benefit rights.

¹⁰ A continued claim represents a worker's notice of the completion of a week (or weeks) of total, partial, or partial unemployment.

¹¹ Excludes New York State except for April-June 1939.

**CHART 11.—Unemployment compensation: Percentage distribution of new claims,
by States and by disposition on first determination, January-June 1939¹**



ALLOWED

DISALLOWED: NO WAGE RECORD

DISALLOWED: INSUFFICIENT WAGE CREDITS

DISALLOWED: OTHER REASONS^{††}

¹ See table C-9.

[†]Includes only those States for which complete and comparable data are available.

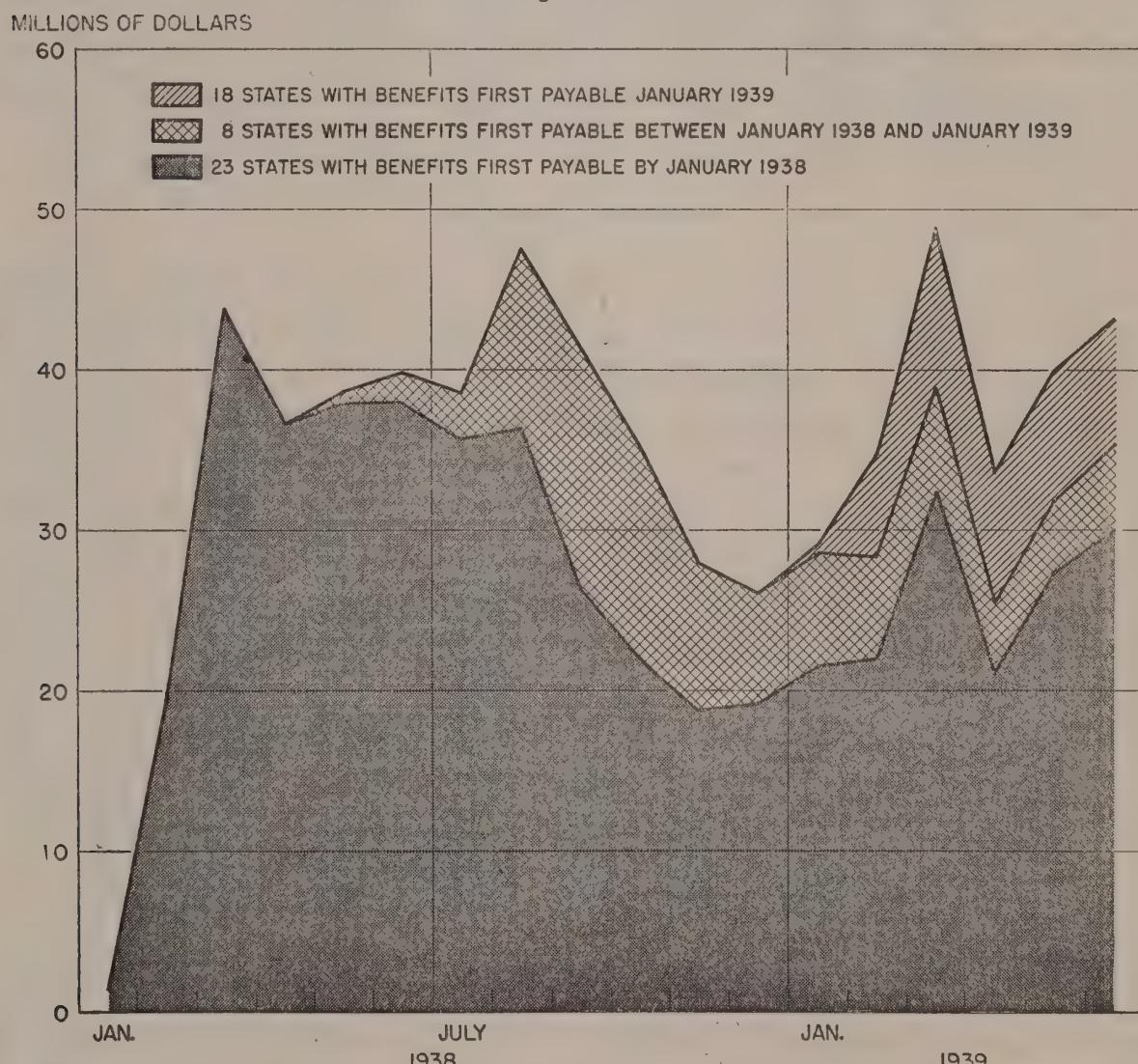
^{††}Includes disallowed cases which cannot be allocated by reason because the provisions of the State law are not comparable.

resulted from curtailment of operations during labor disputes as well as from receipt of claims in anticipation of the new benefit year starting in July.

DECISIONS ON APPEALED CLAIMS

In general, under a contested-claim procedure claimants may discuss with representatives of State unemployment compensation agencies in the local employment offices questions regarding the determination made with respect to their claims for benefits. Many points of dispute are thus reconciled. In addition, the Social Security Act requires as a condition of approval that all State laws provide means for workers to appeal and obtain a fair hearing with respect to the initial decisions of a State agency concerning their claims. These appeal procedures are generally informal in character, in order to permit discussion of disputed points by all persons interested in the decision. Under many State laws, interested employers also may appeal from initial

CHART 12.—*Unemployment compensation: Amount of benefit payments, January 1938–June 1939* ¹



¹ See table C-16.

decisions with respect to the payment of benefits to their workers.

The Social Security Board has analyzed the decisions of first appeals authorities rendered since January 1, 1939, and received by the Board before March 31 in the 49 jurisdictions which paid benefits during the fiscal year. More than 93 percent of such appeals were taken by claimants. The majority of these decisions involved disputes concerning sufficiency of wage credits, rate and duration of benefits, voluntary leaving, or claims and registration procedures. Of the 5,407 decisions on such appeals by claimants, nearly 60 percent were in favor of the claimants, reversing a prior disallowance of the claim or increasing benefit awards. In the cases involving labor disputes which were appealed by workers, however, the appeals authorities decided 78 percent of the appealed cases against the claimants. Most of the appeals by claimants from determinations holding such claimants ineligible because they had left work voluntarily were also decided against the claimants. Of the 328 decisions on appeals filed by employers, 53 percent were decided against the employers. The majority of the decisions on employer appeals were reported by Connecticut, Michigan, and Wisconsin. Interpretation of State differences in the number and preponderance of appeals involving various issues should take into consideration variations in the States' statutory provisions which disqualify workers from benefits.

BENEFIT PAYMENTS

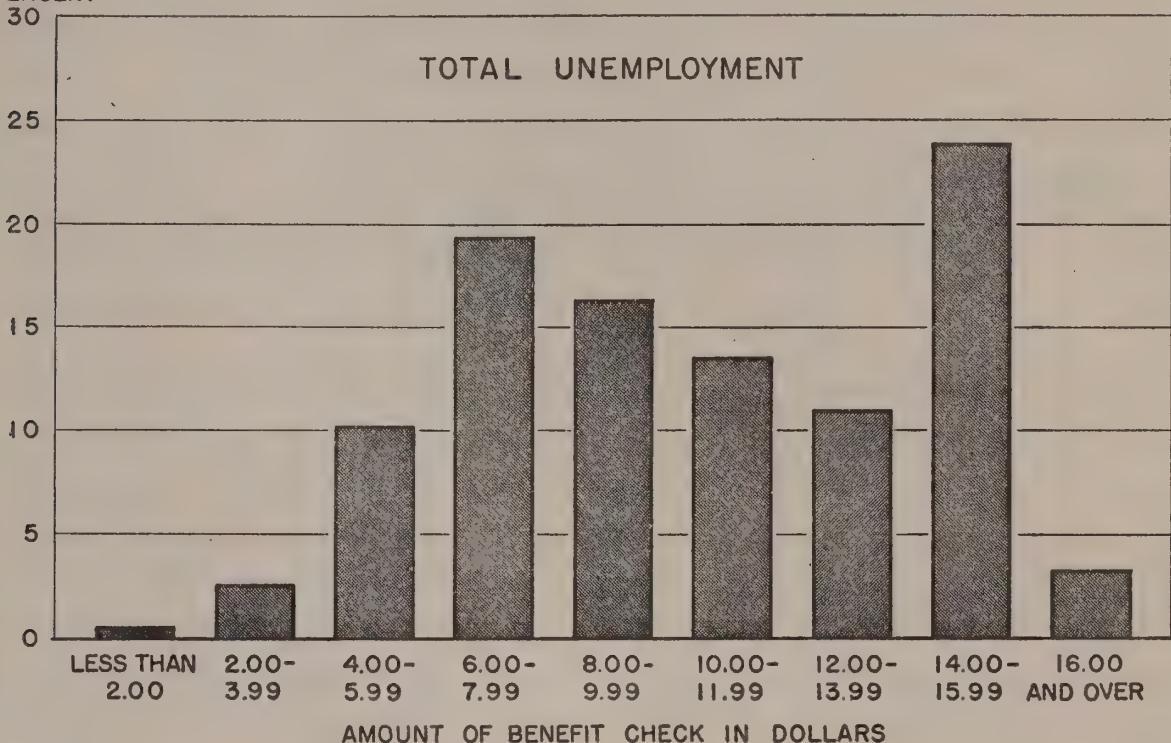
The sharp rise in both the number and total amount of unemployment benefits paid in 1938-39 as compared with the preceding fiscal year reflected the increase in the number of States in which the unemployment compensation program had become fully operative. In 1938-39 all but 2 States were represented in the gross total of 42.7 million payments, amounting to \$446.1 million. In the preceding year only 25 jurisdictions had participated in the 17.8 million payments, totaling \$179.5 million. The 1938-39 figures represent a full fiscal year of benefit-payment operations for 27 States and the District of Columbia, 10 months for Idaho, 7 months for New Mexico and Oklahoma, and 6 months for 16 States, Alaska, and Hawaii. On June 30, 1938, only 1 State, Wisconsin, had had a full year of benefit payments; in 21 States and the District of Columbia benefits were payable for 6 months, and in 2 States, for only 3 months.

For the jurisdictions with comparable data, nearly half the 10 million payments for total unemployment in the last quarter of 1938-39 were for less than \$10 a week; in those which paid benefits for partial unemployment, more than half of the 800,000 payments for partial unemployment were for less than \$6 a week. The number of

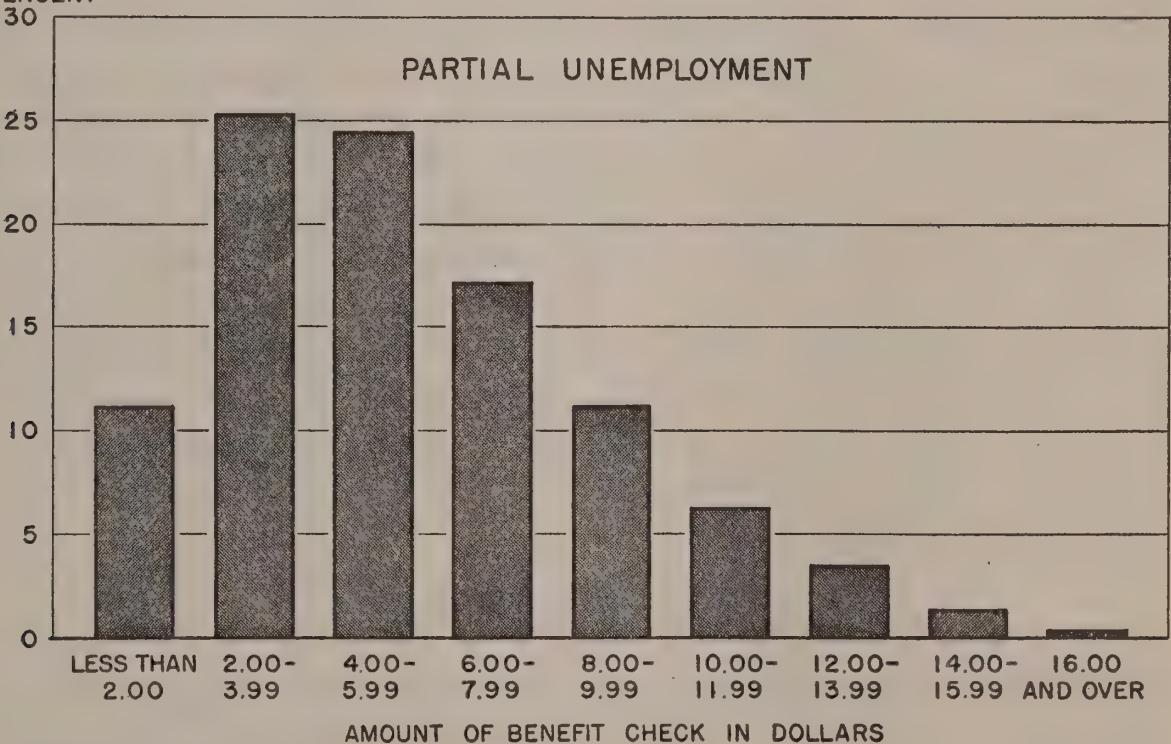
benefit checks written for amounts of less than \$4 has induced many States to revise their statutes, setting higher eligibility requirements and flat minimum payments to reduce the administrative costs involved in paying weekly amounts which can have little value for

CHART 13.—Unemployment compensation: Percentage distribution of number of benefit payments for total and partial unemployment, by amount of benefit check, April-June 1939¹

PERCENT



PERCENT



¹ See tables C-19 and C-20.

an unemployed worker and his family. More than 25 percent of the payments for total unemployment in the last quarter of 1938-39 were for \$14 or more. Most State laws set \$15 as the maximum weekly benefit payment, though 6 jurisdictions paid as much as \$16, and of these 6, 3 States paid as much as \$18. For 47¹² jurisdictions the average weekly payment for total unemployment was \$10.13; in 43 of these jurisdictions the average ranged from \$7 to \$15 a week, while it was less than \$7 in only 4.

For 23 jurisdictions it is possible to compare benefit payments during two 6-month periods, January-June 1938 and 1939. These 22 States and the District of Columbia made 17.5 million payments amounting to \$177.3 million in the first 6 months of 1938 and in the same months of 1939 made 14.6 million payments aggregating \$154.4 million. The decrease reflects, for the most part, improved employment conditions and also a smaller backlog of compensable claims at the beginning of the second 6-month period.

Beginning with 1939, State agencies have reported the number of individuals who received benefits in the week at the middle of the month. During the week ended June 17, 1939, benefits were paid to 802,209 persons in the 49 jurisdictions where unemployment compensation was payable. This number of beneficiaries represents an increase of more than 4 percent over the number reported for the week ended February 18, 1939, the first period for which data for all 49 jurisdictions are available on the basis of substantially full operation.

During periods of prolonged unemployment, many workers will exhaust their benefit rights by drawing all the compensation to which they are entitled. All States limit the total amount of benefits which a worker may receive in any one benefit year, but if during that year he has sufficient employment he will accumulate credits on the basis of which he may be eligible for further payments as soon as a new benefit year begins. In 21 of the 23 jurisdictions where benefits were payable throughout 1938, the number of claimants who exhausted their benefit rights in any single month of 1939 ranged from 94 in West Virginia in May to 129,886 in New York in February. On the average, in these 21 jurisdictions about 210,000 claimants a month exhausted their wage credits.

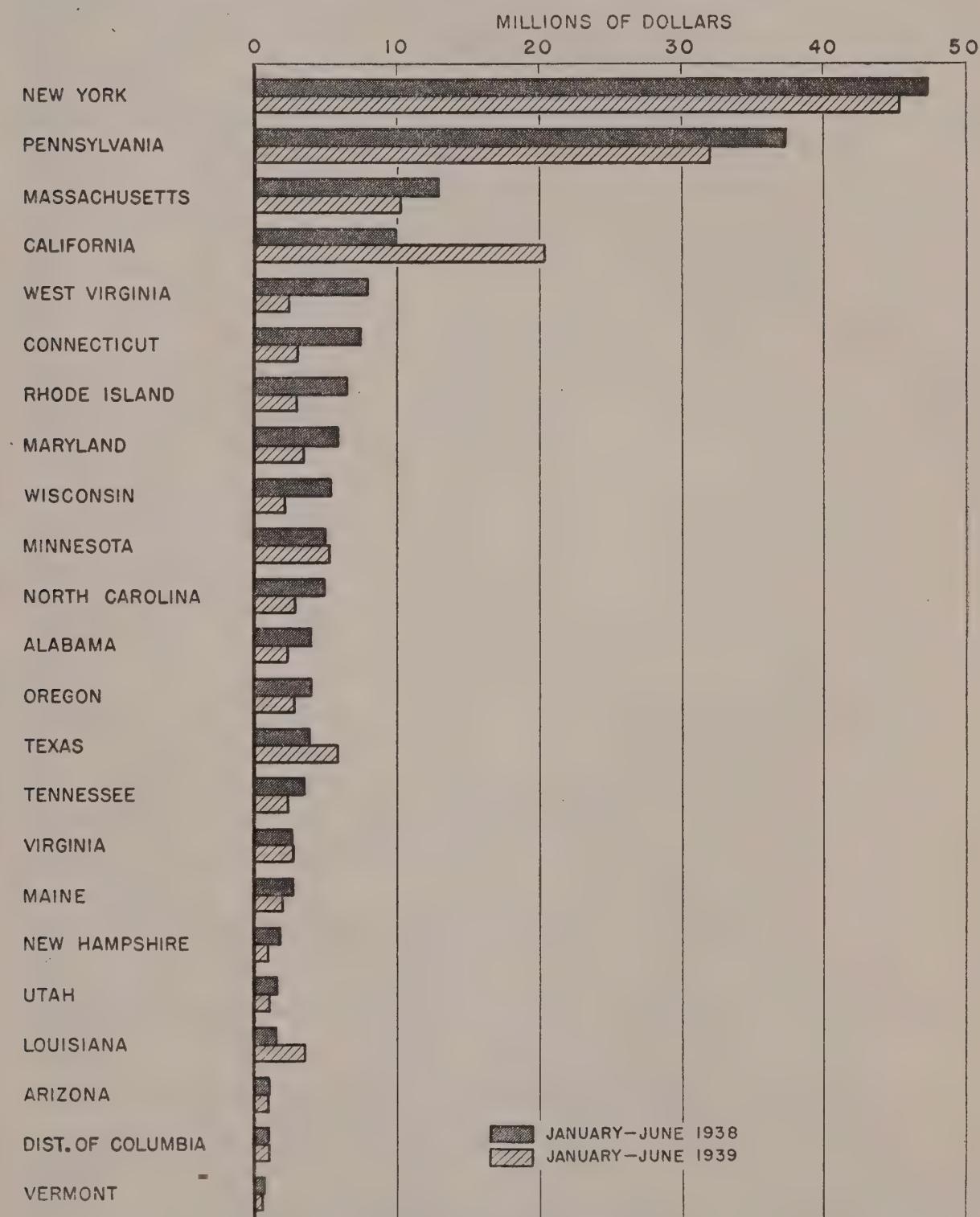
INTERSTATE BENEFIT PAYMENTS

The Third Annual Report of the Social Security Board described the program for benefit payments to workers who have wage credits

¹² Excluding Illinois and Montana, which were not yet paying benefits, and also Texas and New York, for which no comparable data were reported.

in a State other than that in which they become unemployed. The situation of these workers led State agencies to provide registration and other services as agents for other States which were liable for benefit payments to such workers. The liable State determines a worker's eligibility and the amount and duration of his benefits; the agent State merely forwards the worker's initial and continued claims

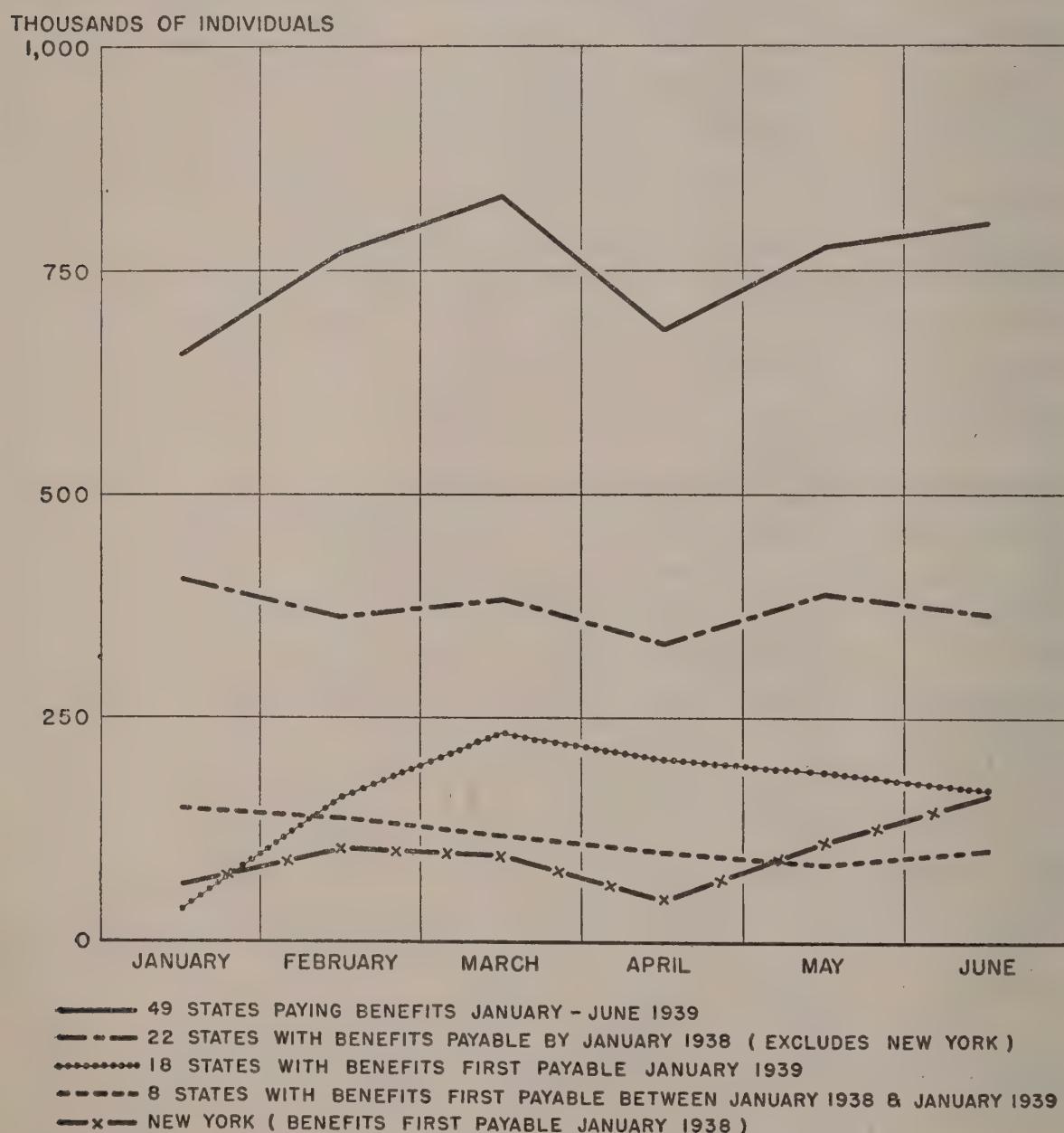
CHART 14.—Unemployment compensation: Comparison of amount of benefit payments January-June 1938 with amount January-June 1939 in 23 States with benefits payable by January 1938¹



¹ See table C-16.

to the liable State and certifies his continued availability for work and willingness to accept a suitable job. At the close of the fiscal year this interstate benefit-payment plan had been adopted and was in full operation in 44 jurisdictions. In addition, Illinois and Montana accepted claims as agent States during this period and, with the beginning of benefit payments in those States on July 1, 1939, were to pay benefits as liable States. Three additional States, Louisiana, Texas, and New Hampshire, were operating in both these capacities but had not formally adopted the interstate benefit plan. The District of Columbia and West Virginia¹³ took claims as agent States but did not pay benefits as liable States.

CHART 15.—Unemployment compensation: Number of individuals receiving benefits during week ended nearest midmonth, January-June 1939¹



¹ See table C-12.

¹³ West Virginia started accepting interstate claims as a liable State in July 1939.

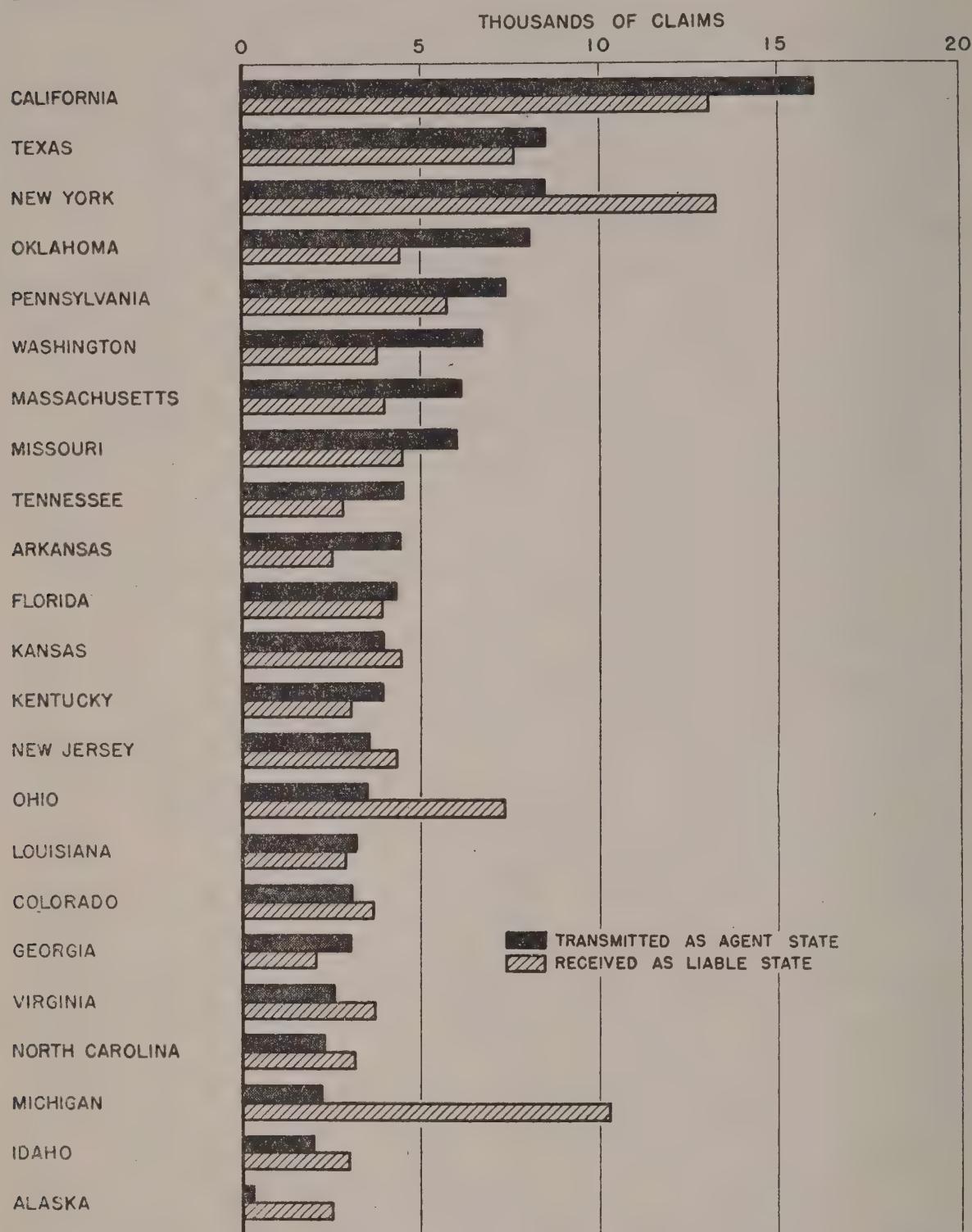
Out-of-State initial claims received during the last half of 1938-39 for all jurisdictions accepting such claims numbered 163,020, or 3.2 percent of all initial claims received in the local offices of these States; 1,079,606 continued claims of out-of-State workers were received in the same period, representing 3.6 percent of all continued claims in these States. In Alaska, as many initial claims were received from other jurisdictions as were filed with its local offices; continued claims received from other States were nearly 70 percent of the continued claims filed in Alaska local offices. Out-of-State claims received by liable States were as much as 10 percent of total initial or continued claims received during the last half of the year in only six other jurisdictions—Arizona, Idaho, Nevada, New Hampshire, New Mexico, and Wyoming. California, Michigan, and New York received, as liable States, 22.4 percent of all out-of-State initial claims and were the only States which received claims from all others. Nearly every State received initial claims from at least half the States. California and New York also ranked high as agent States, transmitting, respectively, 9.8 percent and 5.2 percent of all initial out-of-State claims to other States; with Texas, Oklahoma, Pennsylvania, Washington, Massachusetts, Missouri, Tennessee, Arkansas, Florida, and Kansas, they acted as agent States for more than half the out-of-State initial claims filed. While most out-of-State claims were filed in States contiguous to the liable State, a notable proportion originated from States that were rather remote, indicating in a general way the extent of migration of covered workers and the justification for a plan that takes account of their needs.

Differences in State laws with respect to coverage, eligibility requirements, and other provisions relating to benefits and contributions make it difficult for one State to assume responsibility for benefit payments on behalf of another. Because of these differences in State laws, the interstate-benefit plan has made no provision for combining the wage credits earned in one State with those earned in another to permit workers with insufficient wage credits in any one jurisdiction to qualify on the basis of wages earned in all. As a result, a worker who has been employed in two or more States may be unable to qualify for benefits even though the aggregate of his employment and wages, if all in one State, would meet the requirements of one or more of the States in which he has worked.

RELATION OF BENEFITS TO TOTAL FUNDS AVAILABLE

Tables in the appendix summarize the status of State funds in relation to current and total benefits paid. The Social Security

CHART 16.—Unemployment compensation: Comparison of interstate initial claims transmitted as agent State and received as liable State, selected States, January-June 1939¹



¹ See table C-11.

Bulletin also regularly carries data concerning this and other aspects of the unemployment compensation program.

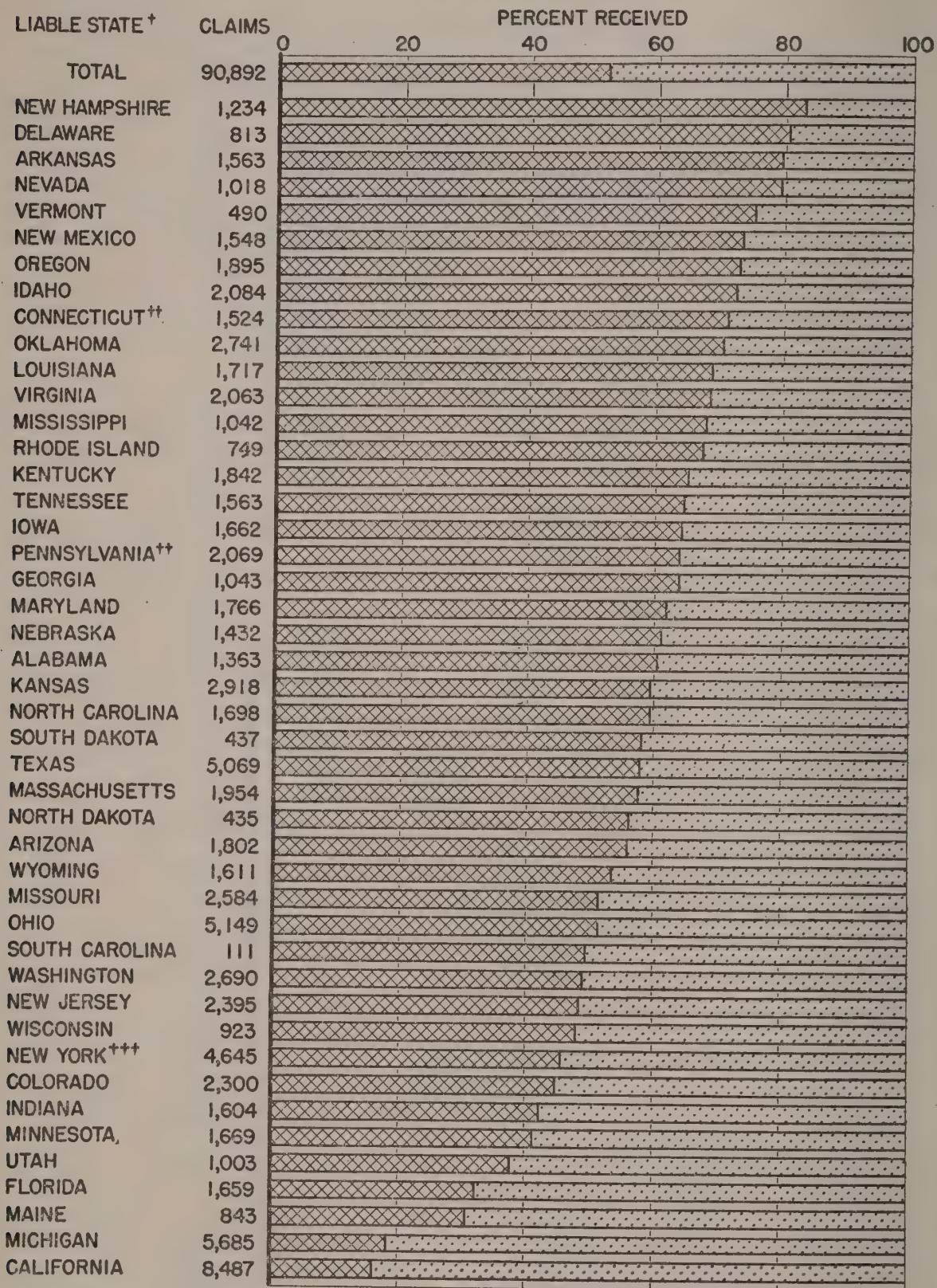
Including amounts held to the credit of State agencies in the unemployment trust fund and amounts in State benefit-payment accounts and clearing accounts, nearly \$1.3 billion was available on June 30, 1939, for benefit payments in the 51 jurisdictions. Collections under

State unemployment compensation laws plus interest credited during the fiscal year amounted to \$829.8 million, compared with a total of \$764.0 million for the previous year. It must be remembered that the rate of State contributions was not uniform for the two periods. The contribution rates in the majority of the States were 0.9 percent of pay rolls for the calendar year 1936, 1.8 percent for 1937, and 2.7 percent for 1938 and thereafter. Then, too, progress has been made in the prompt collection of contributions. Several States have established new procedures for collecting delinquent contributions. By the end of the fiscal year, only 8 States were confronted with serious problems of delinquency. In 37 States and Alaska contributions were collected quarterly, while in 11 States, Hawaii, and the District of Columbia contributions were payable monthly.

For all States which paid benefits during all or part of the fiscal year, total benefits charged amounted to \$444.2 million in 1938-39, or nearly 60 percent of collections and interest received by these 49 jurisdictions during the same period. In the previous fiscal year, total benefits charged amounted to 85 percent of collections and interest received during the period by the 25 jurisdictions in which such benefits were payable. Such totals, however, obscure wide differences between States, not only in administrative factors and length of benefit-paying experience but also in the volume of compensable unemployment. Under Federal standards for the allowance of tax credits, States were required to collect contributions for at least 2 years before they began to pay benefits, a requirement which assured a State of a reserve in its unemployment fund against periods of extensive unemployment during which current benefit payments exceeded current additions to the fund. Some States postponed benefit payment until collections had been made for more than 2 years. When contributions were at the rates of 0.9 and 1.8 for 1936 and 1937, the total amounts collected in these 2 initial years tend to approximate annual collections for subsequent years at the 2.7-percent rate.

The relation between benefits paid and current and cumulative collections and interest is most significant when limited to the 23 jurisdictions which paid benefits throughout the period since January 1938. The benefits paid by these 22 States and the District of Columbia as a group during January-June 1939 represented 67 cents for each \$1 collected during the same period. During the same 6 months of 1938 they paid nearly 88 cents for each \$1 of collections during the period. Total benefits paid accounted for nearly 43 cents per \$1 of cumulative collections and interest by June 30, 1939, while, as of the same day of the preceding year, such benefits accounted for only about 27 cents per \$1 of cumulative collections and interest.

CHART 17.—Unemployment compensation: Percentage of out-of-State initial claims received by liable State from contiguous and noncontiguous agent States, January–March 1939



[diagonal lines] CONTIGUOUS AGENT STATE [dots] NONCONTIGUOUS AGENT STATE

[†] Benefits became payable in Illinois and Montana, July 1939. The District of Columbia and West Virginia are not signatories to interstate agreement; hence accept no out-of-State claims as liable State.

^{††} Data not reported for January.

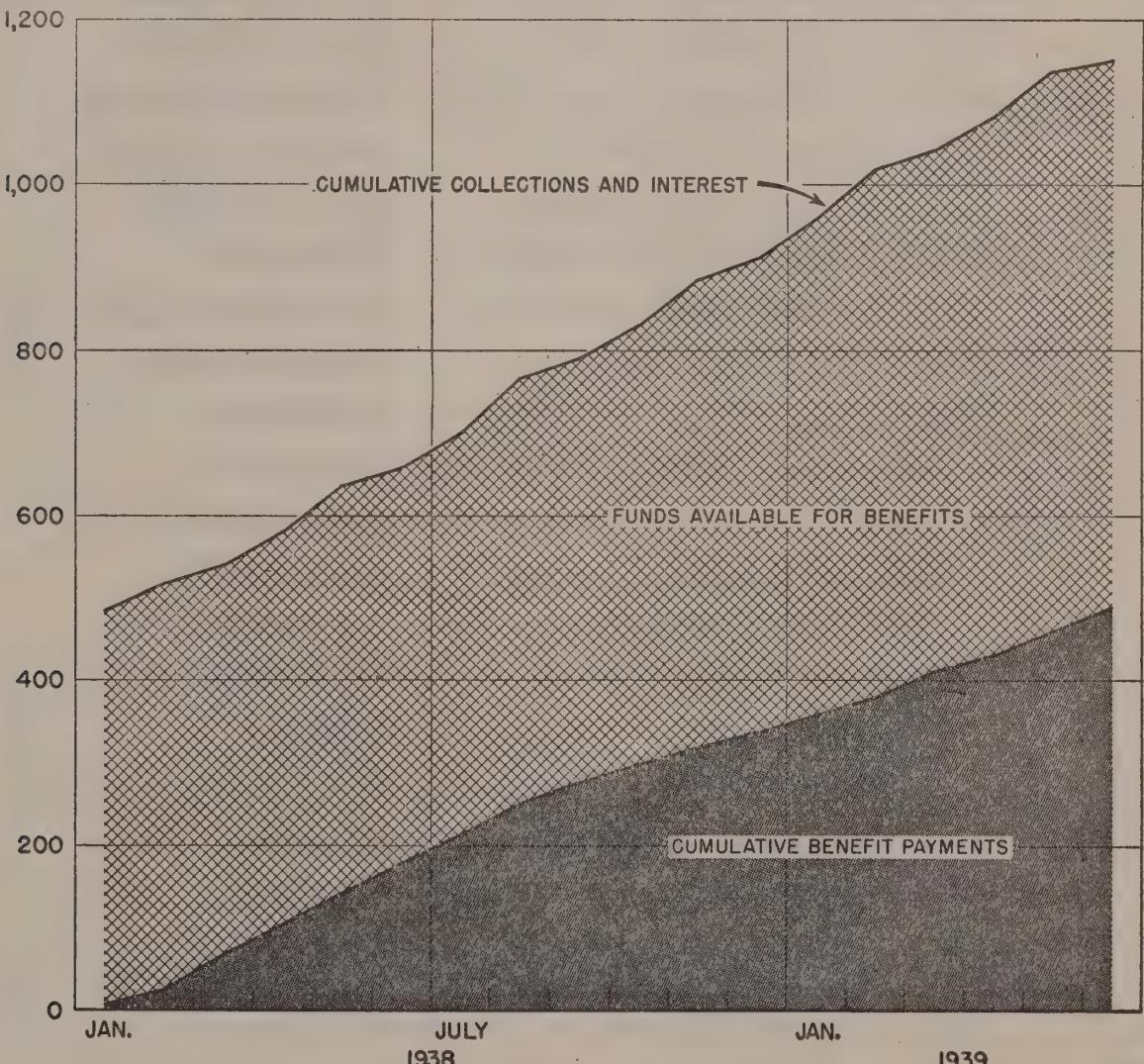
^{†††} Data not reported for February.

Although benefits paid during January-June 1938 exceeded current collections in 13 States, in these months of 1939 only Maine expended as much as 95 percent of current collections. Although most of the 23 jurisdictions drew upon the initial accumulation of reserves at some time during their first year of operation, only 6 States had smaller balances on hand at the close of 1938 than they had at the beginning.

The relationship between contributions and benefits gives rise to many questions of policy, including fundamental questions relating to the financial basis of the unemployment compensation system. If the program is designed to finance benefit payments only through years of relatively minor business recession, benefits might be liberalized in many States or contribution rates decreased. Experience during 1938 indicates, however, that if the funds collected are to carry the system through a complete business cycle and preserve solvency during a serious depression, many States may experience financial difficulties

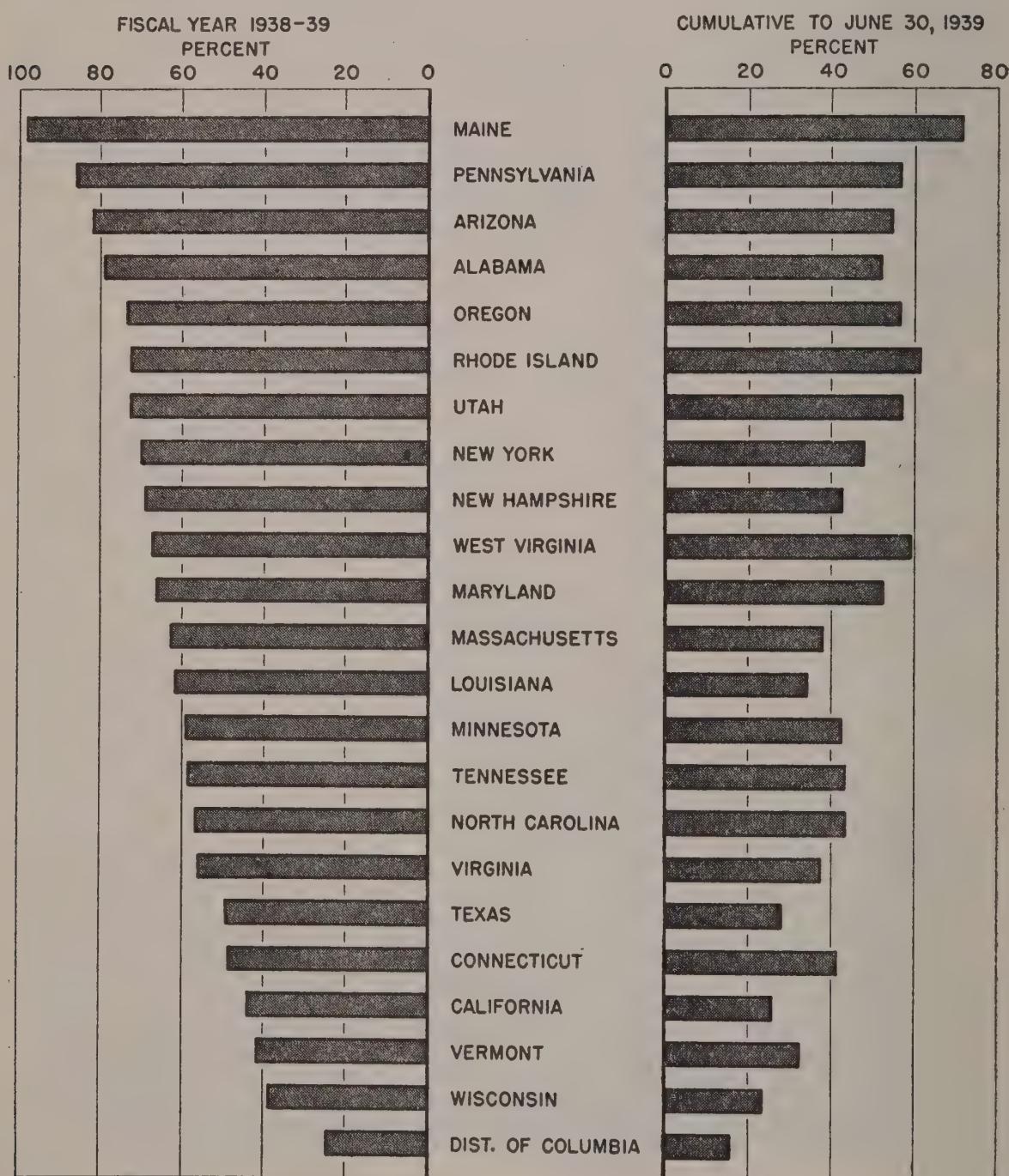
CHART 18.—Unemployment compensation: Cumulative contributions and benefit payments in 23 States with benefits payable by January 1938, January 1938-June 1939

MILLIONS OF DOLLARS



even with their present provisions for benefits and contributions. The industrial structure of the States varies widely; a depression in one industry may give rise to grave unemployment in one or two States while in others unemployment may be relatively insignificant. Further knowledge of current industrial conditions and probable economic trends is needed to provide forecasts of future income and expenditures. It is obviously necessary for States and the Social Security Board to observe these relationships over a period of years

CHART 19.—Unemployment compensation: Benefits charged as percent of collections and interest in 23 States with benefits payable by January 1938, fiscal year 1938-39 and cumulative to June 30, 1939¹



¹See table C-21.

to determine the amounts needed to finance benefits. It is the opinion of the Board that if funds should be found to exceed the amounts required to finance a State's present benefit provisions during a reasonable period, the first step should be to use that excess to make benefits more adequate in amount and duration.

LEGISLATIVE AND ADMINISTRATIVE DEVELOPMENTS

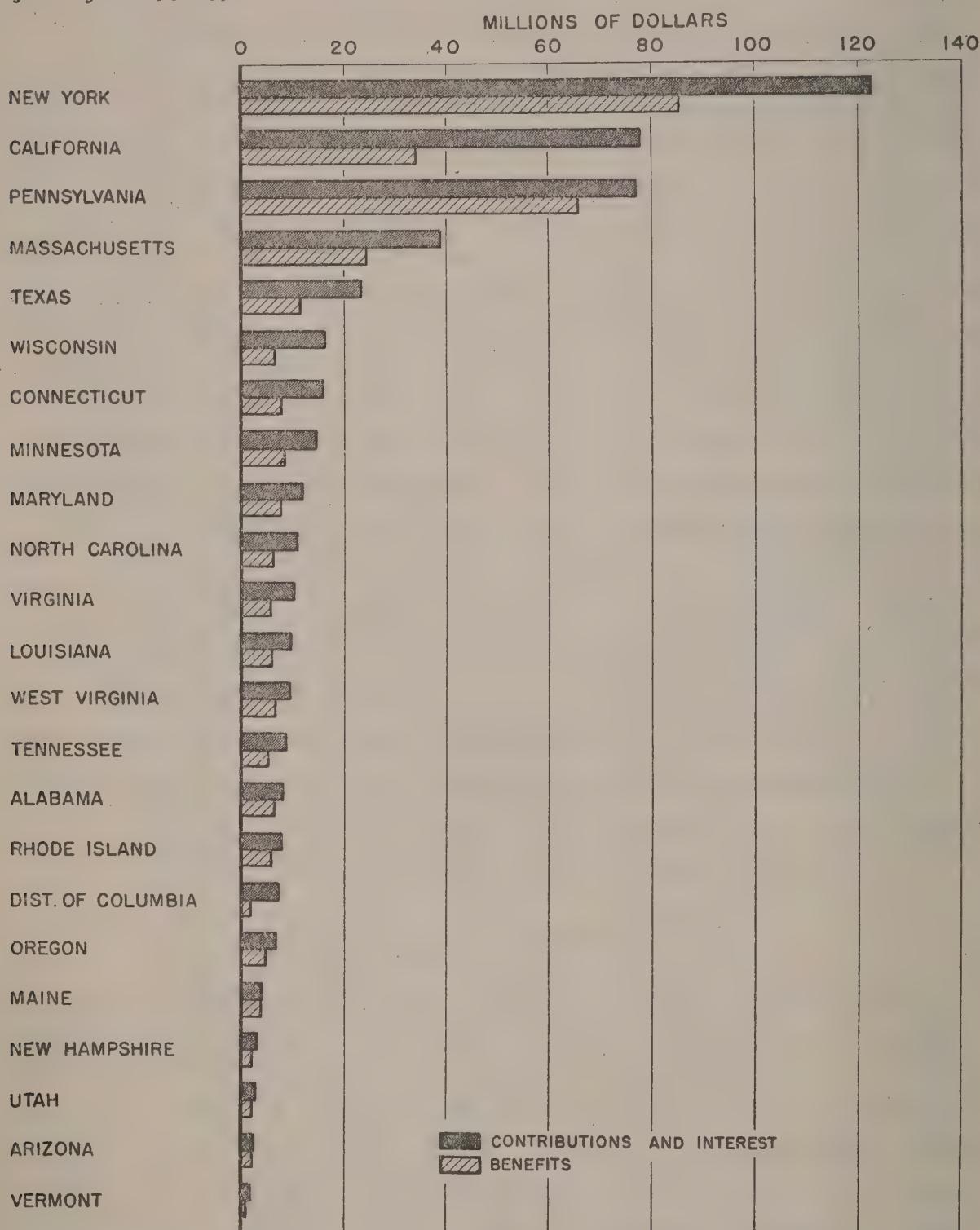
During the past year the efforts of the States and the Board have been directed toward simplifying operations to facilitate more prompt payment of benefits and greater economy of operation and toward making the system more understandable to workers so that they may know when they are eligible and what benefits they will draw. At the same time the attempt has been to maintain a reasonable relation of benefit rights to the normal wage level of workers but with less effort for precise adjustment of the benefit schedules to the individual worker's prior employment and earnings, and to ease, insofar as consistent with the purposes of the program, the reporting responsibilities of employers and the recordkeeping and accounting requirements of the State agency. Proposals for simplification were focused, during the fiscal year 1938-39, on questions directly related to the computation of benefits, since concentration of effort was essential if revisions in State laws were to be considered by State legislatures then in session. In some instances legislative changes were far-reaching, in others minor in scope. In the main, the 44 jurisdictions which amended their laws during the year revised their unemployment compensation provisions in response to benefit-paying experience which indicated a need to simplify and expedite certain aspects of administration. The new legislation reveals little departure from the underlying principles already set forth in unemployment compensation laws of this country; the effort has been to put these principles on a more workable basis.

COVERAGE AND CONTRIBUTIONS

In June 1939, 25 States and Alaska covered employers of 8 or more workers; 1 covered those with 6 or more, and 1 those with 5 or more; 11 covered 4 or more; 2 covered 3 or more; and 8 States, Hawaii, and the District of Columbia covered employers of 1 or more. The coverage of State laws has for the most part remained unchanged. Illinois changed its size-of-firm requirement, which beginning with 1940 will require coverage of employers of 6 or more rather than 8 or more. Eight States (Idaho, Kentucky, Montana, Nevada, New Mexico, Oregon, Utah, and Wyoming) have eliminated from coverage employees of small firms with pay rolls below a designated total amount,

either as an additional test of exclusion under the law or as a substitute for the size-of-firm provision. Approximately one-fourth of the States, through amendments adopted during the year, exclude students, employees of benevolent societies, and persons employed by civic

CHART 20.—Unemployment compensation: Benefits charged and contributions collected and interest credited in 23 States with benefits payable by January 1938, fiscal year 1938-39¹



¹ See table C-21.

organizations. The exception of agricultural labor has been broadened in several States to exclude from coverage borderline types of agricultural employment. Idaho is the only State which extended its coverage to include domestic service in private homes and employment by certain private, nonprofit literary, scientific, and philanthropic organizations.

Contribution provisions have been altered in two States; Massachusetts, which had suspended employee contributions for the past year, has now dropped them altogether, and Minnesota has exempted employers who are not subject to the Federal tax from payment of any State contributions for the year 1940.

TYPE OF FUND

As of June 1939, three States had separate employer-reserve accounts, with provision for a small pool to which are credited all earnings of the fund. The pool was designed to provide for the payment of benefits to workers if the accounts of their former employers were exhausted. Four States maintained a combination of employer-reserve accounts and pooled funds which differs from the other three employer-reserve systems in that a prescribed percentage or fraction of each employer's contribution is credited to the pooled account.

There are 44 jurisdictions under whose laws pooled funds are maintained. Twenty-six of these laws provide for automatic experience rating which will permit, at dates ranging from January 1941 to January 1943, adjustment of employers' contribution rates, usually in accordance with the extent to which an employer's account has been charged for benefit payments to his former workers. Among the remaining 18 jurisdictions, the experience rating provisions are to be determined by the administrative agency in 7, and in 10 the laws provide only for a study of the principle of adjusted contribution rates. Only one State, Pennsylvania, has a pooled fund with no provision for application or study of experience rating. Three States with pooled funds which formerly provided for experience rating to become effective after 3 years of benefit payments have modified their laws to defer the revision of contribution rates until the problem can be studied. Five other States have modified their experience rating plans to provide that employers' contributions each year shall yield amounts calculated to replenish the fund rather than to accumulate a surplus in good years to meet the drain in bad years.

EMPLOYER EXPERIENCE RATING

"Merit-rating" or employer experience rating provisions were incorporated in State unemployment compensation laws on the assumption that differential contribution rates would give employers an incentive to stabilize their employment to an appreciable extent and permit them to offer their workers a greater degree of economic security than previously existed. Present operations of State laws have not yet developed a significant body of information on the validity of this assumption. The Board believes that there should be continuing careful study of the premise that adjustment of the contribution rates of individual employers will operate effectively to stabilize employment and that there should be study, also, of the procedures proposed for various types of experience rating and the probable administrative costs of such procedures. It is believed, likewise, that any consideration of change in contribution rates should be based on recognition of the fact that the standards for benefits incorporated in State laws were definitely conservative because of the lack of available data on which to base estimates of the benefits which could be paid. Before consideration is given to reduction of contributions, an effort may well be made to liberalize benefits so that they will provide adequate payments and to recognize adequately the duration of unemployment among workers covered by State laws.

BENEFIT PROVISIONS

Under the eligibility requirements of many States, unemployment benefits have been paid to some workers who are not ordinarily attached to covered employment and who, therefore, could not qualify for either an amount or duration of benefits sufficient to provide significant payments to them during periods of unemployment. Other provision must be made for such persons, since their work brings them only incidentally within the coverage of State unemployment compensation systems. A large volume of small payments of brief duration increases costs of administration to an extent not warranted by the value to the workers so affected, and also reduces the amounts available for workers whose usual occupation is in covered employment. To remedy such situations and to provide the greatest possible protection to the workers for whom the system is designed, the Social Security Board and many State agencies proposed that strengthened eligibility requirements should be combined with a more effective distribution of funds through more adequate benefit amounts, a shorter waiting period, and a more substantial duration of benefits. In addition to changes in eligibility requirements, proposals relating to

benefits have been concerned with the base period, benefit year, waiting period, weekly benefit amount, duration of benefits, benefits for partial and part-total unemployment, and employers' wage reporting.

The base period (the period during which wage credits are accumulated) and the benefit year (the 52-week period during which benefits determined by earnings during the base period are payable) represent the framework within which an individual's benefits are computed. The base period is designed to provide a representative section of the claimant's previous employment or wage experience in covered employment for purposes of determining eligibility for benefits, weekly benefit amount, and duration. The benefit year measures the period in which benefit rights may be exercised and the bounds within which or with relation to which the waiting period is generally measured. The weekly benefit amount is the amount an individual is entitled to receive for a week of total unemployment. The waiting period, that is, the specified period of uncompensated unemployment before benefits are payable, serves a threefold purpose—to eliminate payments to claimants unemployed for very short periods so that funds may be conserved for benefits to claimants suffering longer unemployment, to permit reasonable opportunity for reemployment, and to provide reasonable opportunity for administrative determination of the claimant's eligibility and the extent of his benefit rights.

During the fiscal year, 44 jurisdictions revised their legislative provisions concerning one or more of the factors which enter into the determination of benefit rights. Many States made significant progress during the year in simplifying both law and procedures, and all State agencies made some effort in this direction. The improvement in the promptness of benefit payments is concrete evidence of the success of these efforts.

Base Period

Determination of the most equitable and administratively expedient period to be used as a base in determining a worker's total benefits has been the subject of considerable study by the Social Security Board, State agencies, and State legislatures. At the end of the fiscal year 1937-38, 43 jurisdictions provided for a base period of 2 years or longer, computed for each worker individually in relation to his first compensable week. At least 33 States, during 1938-39 legislative sessions, have simplified procedures by shortening the base period to a fixed period consisting of the first 4 of the last 5 quarters preceding the benefit year. Twenty-two States adopted a fixed individual 4-quarter base period and 11 a calendar-year or other uniform period. Two States have adopted a fixed 8-quarter

base period. Formerly the base period in these States had been extensible, shifting at the end of every quarter for unemployed workers as new records of earnings became available.

Benefit Year

Ten States have attempted to simplify administrative procedures by establishing a uniform benefit year, i. e., a 12-month period which is the same for all claimants and is not related to the date of the first compensable week of an individual claimant or to the date of his first valid claim.¹⁴ A uniform benefit year is accompanied by a uniform base period. Twenty-five of the thirty-six jurisdictions which amended their statutory definition of the term "benefit year" have adopted an individual benefit year which begins with the week in which a worker files his first valid claim for benefits. In these States the benefit year previously began with the filing of the first compensable claim, with the result that a worker who was reemployed before receiving his first benefit check might, if his next spell of unemployment occurred more than 13 weeks later, prove to have benefit rights entirely different from those previously determined.

Benefit Amount

The relation between an individual's weekly benefit amount and his prior earnings in the base period has been changed by amendments in a number of States. Twenty States and Alaska amended their laws during the year to determine weekly benefits by a percentage or fraction of the worker's earnings in that base-period quarter in which his earnings were highest. In several States, a schedule of weekly benefit amounts gives higher proportions of high-quarter wages to workers in the lower-wage groups. Most States, in addition, have fixed benefits at even amounts, with \$1 or 50-cent intervals, in order to simplify operations. As a means both of simplifying procedures and of providing more nearly adequate payments, many States revised their provisions for minimum benefits. Some States have increased the maximum weekly benefit.

The phraseology of former laws which expressed the minimum benefit as \$5 or three-fourths of weekly wages, whichever is less, provided in effect no minimum, since three-fourths of average weekly wages amounted in some cases to less than \$1. By recent amendments or prior provisions, 1 State has set \$10¹⁵ as a flat minimum weekly benefit; 39 States have minimums ranging from \$7.50 to \$1.50. Eleven jurisdictions still provide no flat minimum. Four jurisdictions now set the highest payment at \$18 a week,¹⁶ 5 at \$16,

¹⁴ A valid claim is the first effective claim filed for a waiting-period week.

¹⁵ California, effective December 1, 1939.

¹⁶ In California, \$15 until December 1, 1939.

and 42 at \$15. Texas, one of the States which pay a maximum of \$15 a week, actually fixes a maximum of \$30 for a 2-week period, because benefits are paid biweekly rather than weekly.

Earnings Requirements

The earnings requirements for eligibility vary greatly among the States; many jurisdictions amended these provisions during the fiscal year. Twelve States adopted the requirement of a minimum amount of wages within the base period as a condition of eligibility in substitution for prior requirements expressed as a multiple of the weekly benefit to which the individual worker is entitled, and in 17 laws there was an increase in the qualifying amount to a higher multiple of the weekly benefit amount. It has become evident during the year that the payment of very small benefits entails administrative costs and other burdens incidental to their payment wholly disproportionate to the value of the benefits to the recipient. States therefore found it advisable to strengthen eligibility requirements and pay more adequate benefits to persons who were eligible.

Waiting Period

At least half the States which amended the benefit provisions of their laws during the fiscal year 1938-39 shortened to 2 weeks the waiting period required for benefit payments and eliminated requirements for additional waiting-period weeks after intervening employment in the benefit year. The amended laws still show considerable variation in their requirements concerning the number of weeks or months within which the waiting period must be served. There are variations, too, in State definitions of weeks of unemployment for waiting-period purposes, some States including weeks of partial and total unemployment on the same basis, others counting only weeks of total unemployment, and still others counting 2 or 3 weeks of partial unemployment as equivalent to 1 week of total unemployment for waiting-period purposes. The tendency toward a shorter waiting period indicates recognition of the necessity for reducing to a minimum cases in which a worker is obliged to seek relief while he awaits the benefit payments to which he is entitled.

Duration of Benefits

A few States have increased the number of weeks for which benefits may be paid. Under five State laws, benefits may be paid for 18 weeks or more during a benefit year; in one, for as many as 26 weeks.¹⁷ The duration of benefit payments is limited in most States not only by an over-all maximum number of weeks of benefits for total unemployment but also by the provision that maximum total benefits

¹⁷ California, effective December 1, 1939.

for the individual worker shall be a percentage of his wages from covered employment during the base period. There is great variation among the States in the percentage of his wage credits which the individual may receive in benefits in a benefit year. In the majority of States which retain the 2-year base period, benefits are limited to one-sixth of base-period wage credits. In those States which have changed to a 1-year base period, the proportion is in some cases one-sixth; in others it is approximately one-fifth or one-fourth; and in a few cases it is one-third. During the year, eight States amended their laws to provide a uniform duration of benefit payments to all eligible workers while several others, by increasing the earnings requirements for eligibility, have effected a minimum benefit duration equal to 8 or 10 weeks if the claimant remains unemployed.

SEASONAL EMPLOYMENT

By or shortly after the close of the fiscal year, the laws of 27 States contained special provisions concerning seasonal employment and benefit rights of workers engaged in such employment; the laws of 3 other States provided for a study of the problem. Seasonal provisions were added in 4 States, amended in 10 States, and repealed in 4 others during the recent legislative sessions.

Only three States have had any significant period of experience with the actual operation of special procedures for seasonal workers. Several jurisdictions have advanced to the stage of designating certain industries as seasonal and have fixed the seasonal periods for such industries. Other States with special provisions for seasonal workers have delayed such action pending further experience with benefit-paying procedures and the accumulation of data pertaining to seasonal operations and employment as a guide in the determination of seasonal industries and periods. State laws which contain special provisions for seasonal workers vary considerably in the latitude allowed the State agency in determining the eligibility, qualifications, and benefit rights of these workers. The prevailing trend restricts the benefit rights based upon wages earned in seasonal employment to periods of unemployment occurring during the active season of the industry in which such wages were earned.

Many questions concerning seasonal employment cannot be answered satisfactorily at the present time. What industries are to be considered seasonal? Are all workers in those industries to be classified as seasonal workers? What can rightly be termed the extent of the season? Some industries, such as canning and preserving, ordinarily thought of as strictly seasonal, have shown upon investigation to offer some year-round employment although high peaks

of employment are attained during certain months. All seasonal industries, even those with very short seasons, vary in length of operation from year to year because of changes in demand, reaction to the current business cycle, or weather conditions. Individual employer practices influence the length of the season for a particular establishment within an industry. Special treatment for seasonal industries and workers also projects important problems in connection with future administration of State laws which make provision for experience rating.

STATE ADMINISTRATIVE CHANGES

States made marked progress during the year in integrating placement and benefit functions under a single State agency, thus merging the administration of their employment service and their unemployment compensation program. In many jurisdictions substantial progress had been made in consolidating legal, informational, research, statistical, accounting, personnel administration, and training services of the two programs in units which serve jointly the division or department administering the State employment service and that in charge of unemployment compensation. Complete integration of this character has resulted in marked operating economies. The integration of employment service and unemployment compensation activities at the Federal level, discussed subsequently, will greatly facilitate developments in the field of employment security during the coming fiscal year.

The Board has become convinced that efficient administration of these programs requires the use of a soundly conceived system for personnel administration and selection of State personnel on a merit basis,¹⁸ with appropriate provision for training new employees and for in-service training to enable employees to fit themselves for more responsible positions.

By the end of the fiscal year, 16 State unemployment compensation agencies were operating or were soon to operate under State civil-service laws. Twenty-eight States, including three with newly enacted civil-service laws, had merit systems for the selection of personnel established under rules and regulations issued under the State unemployment compensation law. At that time, 42 State agencies had established classification plans in connection with their unemployment compensation personnel, either under the auspices of their civil-service departments or under their unemployment compensation laws. Seven of these plans were installed during the fiscal year.

¹⁸ Beginning with 1940, all States which receive grants for unemployment compensation administration must have provisions for the establishment and maintenance of personnel standards on a merit basis.

During the same period, 22 States requested material on examinations for positions in the unemployment compensation agency. Closely related to the improvement of administration through merit systems is the maintenance of a well-rounded training program for employees. At least 19 States have developed well-organized in-service training courses for their unemployment compensation personnel.

RELATION TO RELIEF

The effect of the unemployment compensation program on expenditures for relief or public-work programs cannot yet be determined. A small beginning has been made in gathering information on this question through data from a group of large cities which report regularly to the Board the number of general relief cases closed because of the receipt of unemployment benefits and the number opened because of the cessation of these benefits. Differences in relief administration, standards, and exchange of information between unemployment compensation and relief authorities make it impossible to draw any general conclusions from these fragmentary data. It should be remembered that the relief rolls include many families in which there is no breadwinner available for employment, and no one, consequently, who could have benefited under an unemployment insurance program. Furthermore, figures such as those referred to below offer, of course, no information concerning the extent to which the provision of unemployment benefits has made it unnecessary for families to seek and receive relief when a breadwinner is unemployed.

Statistics on openings and closings because of unemployment benefits for the fiscal year 1938-39 are available for 7 cities—Buffalo, Detroit,¹⁹ Milwaukee, New York, Philadelphia, Pittsburgh, and Rochester. In these cities, during the 12 months, a total of 48,063 cases were dropped from the general relief rolls because of the receipt of unemployment benefits, and 38,344 cases were added to the relief rolls after unemployment benefits had ceased. The cases closed on receipt of benefits accounted for 11.3 percent of the total closings, and the cases opened because of the cessation of unemployment benefits accounted for 9.4 percent of the total openings. Aggregate figures for the entire period, however, obscure the fact that, in individual cities, closings on receipt of benefits exceeded openings on cessation of benefits only during the months in which a large number

¹⁹ Unemployment benefits were not payable in Michigan until July 1938.

of unemployment compensation claimants were starting new benefit years. Except for the first 3 months in Detroit, the number of cases closed because of unemployment benefits did not represent in any month of the period more than 3 per 100 cases receiving relief. The number of such openings in general represented less than 3 per 100 relief cases each month in all cities except Detroit, where in 3 months there were as many as 7 per 100.

Many States which paid unemployment benefits during the year faced problems concerning the exchange of information between the agencies responsible for relief and work programs and the unemployment compensation agencies, as well as problems concerning the use of relief to supplement unemployment benefits. Initial administrative difficulties frequently delayed benefit payments beyond the prescribed waiting period and accentuated the problem of removing compensable workers and their families from the relief rolls. Methods for the exchange of pertinent information have varied. In some States relief authorities relied upon the applicant to report his eligibility for unemployment benefits. In other States unemployment compensation agencies reported to relief authorities the names of all persons who received or were eligible to receive benefits. Such methods and procedures for closer relationship and planning of the unemployment compensation and relief programs, as well as long-range analysis of the place and purpose of the various programs which relate to questions of employment and unemployment, are subjects of continued study by the Board and by many State agencies.

FUTURE DEVELOPMENTS

Unemployment compensation has met the challenge of those who questioned its feasibility or even its objectives. The program is working throughout the United States and its Territories. Though the present coverage of the program affords some degree of protection to about 28 million workers, it still fails to reach large groups because of exclusions by State laws and the Federal tax provisions. The major exclusions are agricultural and maritime employment, domestic service in private homes, employment in small establishments, and employment by governmental and certain nonprofit organizations, in all of which workers are subject to periods of unemployment through no fault of their own. The Board has frequently expressed its conviction that it is important, from the standpoint both of workers and

of the Nation as a whole, to extend protection against wage loss in unemployment to all persons who face this risk. Administrative procedures used in the present insurance program for collection of contributions and maintenance of wage records can be extended to at least some of the employments now generally excluded. In their application of unemployment compensation to domestic service, for example, the operation of the Idaho law and the more limited law of New York will be watched with interest by other States. In other areas of employment, adaptations of the present type of program or alternative methods may prove more desirable. The British program of unemployment insurance for agriculture is affording results for study and analysis. Proposals have already been advanced for a Federal system of unemployment insurance for maritime workers who fall outside the jurisdiction of State laws. The Board and the State agencies are both concerned with continued study of practical means to achieve broader coverage of workers who are dependent on a wage for their livelihood.

The Board also is of the opinion that serious and continued consideration should be given by the States to the feasibility of liberalizing the unemployment benefits payable under State laws with respect both to weekly amounts of payments—especially to minimum standards—and to the number of weeks for which benefits may be paid to unemployed workers who have a substantial record of previous covered employment. The provisions which now prevail under most State laws express the necessary conservatism of standards set when only tentative estimates were available with respect to the amounts that would be collected and expended under State laws. It must be remembered that one basic purpose of an unemployment insurance system is to build up funds in prosperous periods for use in times when unemployment is widespread. The operation of State laws has not yet been extended over a sufficient period of time to warrant final conclusions on the adequacy of present resources to meet varying circumstances in the swing of business cycles. It is clear, however, that no contribution rate yielding less than 2.7 percent of pay rolls can be considered a safe basis for general operation of the programs of the States. Should the circumstances in any particular State indicate, after continued and varying experience, that the funds available for benefits exceed the amount required to finance the State's existing provisions, the Board believes that the first charge on the excess should be to make benefits more adequate.

Workers already insured by State laws against the wage loss from unemployment when they are able and willing to work have no such

protection when they are unemployed because of disability of non-occupational origin. Within the designated scope of unemployment compensation, State agencies must bar from benefits many workers who are unable to work because of sickness, though their needs may be even greater than those of fellow workers who are unemployed but able to work. Public need may determine that a parallel program insuring workers against wage loss during periods of temporary illness or disability is a protection required by reason of the difficulties of such workers and also the difficulties of unemployment compensation agencies in handling the claims involving questions of ability to work. Allusion is made elsewhere in this report to studies of the Board and joint consideration by several Federal agencies of the part which the Federal Government might play in connection with insurance against disability. The Board believes that protection against the wage losses occasioned by disability is an essential part of a program of social security.

The problems mentioned in the preceding paragraphs all relate to questions which various countries have handled, in one way or another, by use of insurance techniques. In the field of employment security there are other serious risks which may transcend the necessary limitations of social insurance. Among these is the catastrophe of world-wide unemployment, such as that which faced all countries in the early 1930's. Less spectacular, but no less serious in its impact on the persons concerned, is the continuing burden of technological unemployment. While industrial development presupposes continuous change in occupational patterns and in types and relative volumes of employment, progress carries in its wake many changes which submerge workers in an entire trade or wipe out the means of livelihood of a whole area. The integration now effected in Federal and State activities relating to employment service and unemployment compensation affords a greatly broadened opportunity for study of measures applicable to such situations. Among these measures may be mentioned development of employment services to provide for vocational guidance and training of young workers and retraining of workers in new occupations, and for the shifting of individuals from areas abandoned by industry to areas where they will find opportunities for employment. Other questions concern the relationship between unemployment insurance and continuing or emergency programs for public work, and relationships between insurance provisions and public aid provided on an assistance basis.

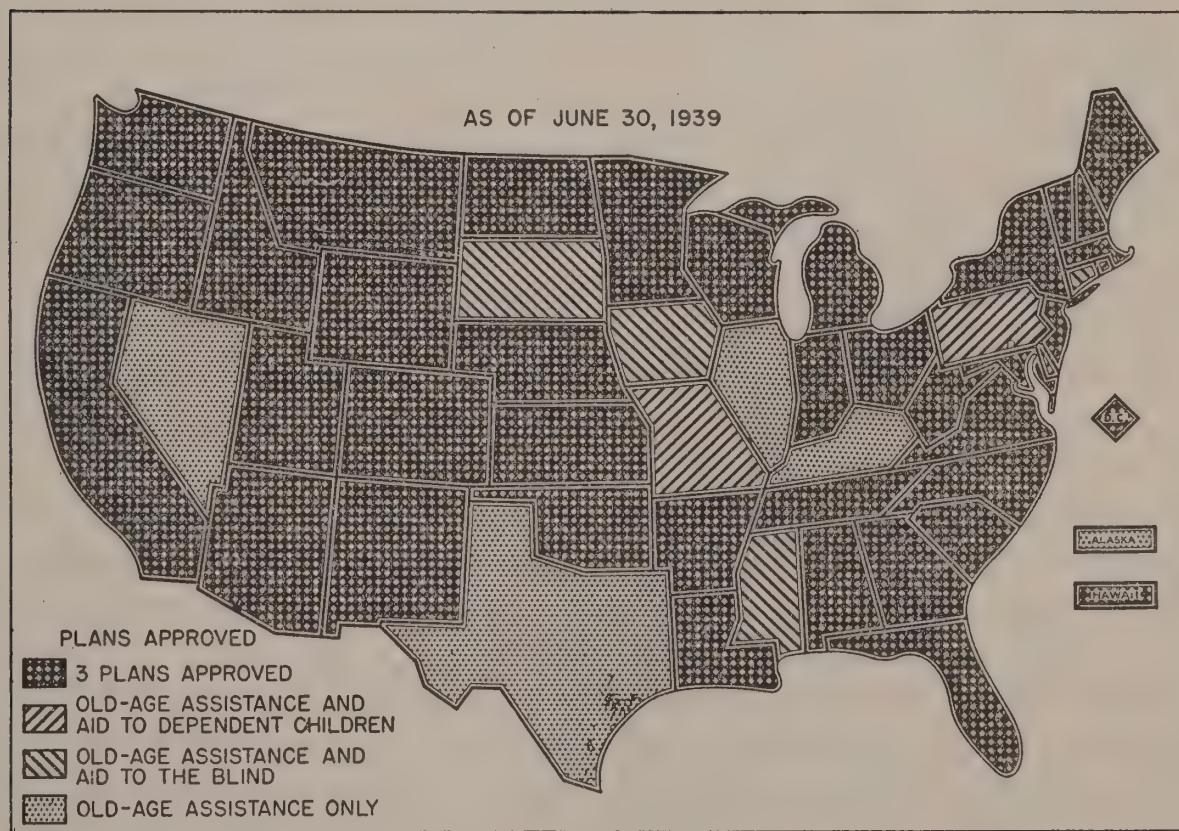
Responsibility for study of factors basic to security in employment is laid upon the Social Security Board; evolving measures to cope with them tests the ingenuity and wisdom of many branches of government. The experience accruing in the specific areas of the present employment security program is building approaches to these broader problems in terms of information concerning industry and employment and of the acquisition of administrative experience by the States and the Federal Government.

• IV •

PUBLIC ASSISTANCE

DURING the fiscal year 1938-39 there was continued development in the three programs for special types of public assistance administered by the States with the aid of Federal funds granted under the Social Security Act. For June 1939 the States and other jurisdictions cooperating in these programs made payments to 1.8 million recipients of old-age assistance, to 298,000 families on behalf of 718,000 dependent children, and to 44,000 blind persons. In the fiscal year a total of \$527 million was paid from Federal, State, and local funds to recipients of aid under the three assistance programs. Before the end of that year all States, the District of Columbia, Alaska, and Hawaii were administering old-age assistance plans approved by the Social Security Board; 42 of these jurisdictions were administering approved plans for aid to dependent children, and the same number, plans for aid to the blind.

CHART 21.—*Public assistance: States with plans approved by the Social Security Board, as of June 30, 1939*



FEDERAL RESPONSIBILITIES

The Social Security Act provides for cooperation of the Federal Government with States which initiate and administer programs for public assistance within the broad framework indicated in the act. The Social Security Board is authorized to make Federal grants, in specified proportion to State or State and local funds, to States whose plans and administration are found by the Board to meet the act's requirements. The operation of each State program is reviewed periodically by the Board to ensure its continuing conformity to the purposes and requirements of the Federal-State program. The Board makes technical advisory services available to the States on request. Administration of the public-assistance provisions of the Social Security Act is primarily the responsibility of the Bureau of Public Assistance, which works in collaboration with the offices charged with special aspects of the program, such as statistical reporting, research, legal counsel, auditing, personnel administration, and public information.

APPROVAL OF STATE PLANS

By June 30, 1939, the 48 States, the District of Columbia, Alaska, and Hawaii were administering public assistance under a total of 135 plans approved by the Social Security Board. During the year the Board approved new plans for all three types of assistance in Virginia, for aid to the blind in Connecticut and Mississippi, and for aid to dependent children in Florida. In addition, revised plans or amendments to many State plans were submitted for the Board's consideration. These modifications of State plans which had previously been approved, as well as all changes in basic legislation affecting the operation or authority of State public-assistance agencies, were reviewed during the year in the light of their conformity with the letter and spirit of the Social Security Act.

In fulfilling its obligations the Board must examine the legal, fiscal, and administrative implications of any change in a State program. Aware of these responsibilities, the States submit proposals for changes in advance, to make possible the uninterrupted operation of a plan under its prior status while the revision is being considered. The changes, when approved by the Board, can then be incorporated in the existing State plan without lapse in the continuity of Federal grants. Since interruption in Federal financial participation is likely to entail serious hardship for needy recipients, grants are withheld by the Board only as a last resort when it is evident that enabling legislation or operation of the program no longer justifies Federal participation.

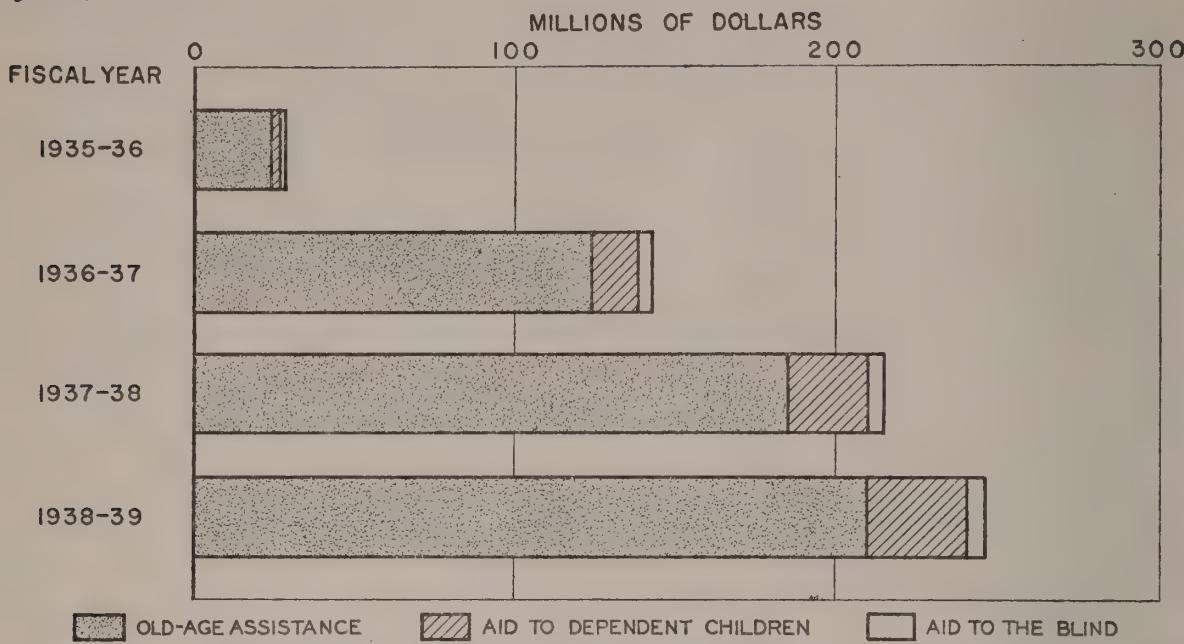
Serious questions of conformity with Federal standards arose within the year in only two instances. In Oklahoma, Federal grants were suspended in the fiscal year 1937-38 and resumed within the same year on a partial basis until July 1939; at that time State administration was improved to the point where it was possible for the Board to authorize full resumption of grants. Shortly after the beginning of the fiscal year, old-age assistance activities in Ohio had become so seriously deficient as to necessitate withholding Federal grants. The practices of the Ohio agency were such that the State's own civil-service regulations were violated, many eligible persons were denied assistance and a fair hearing upon the merits of the agency's decision, payments to some recipients were increased without regard to need, and discrimination was evident in the handling of complaints from recipients and applicants. Further, it was found that the State had furnished the Board with inaccurate reports of money expended by the State, payments made to "suitable persons" for the benefit of aged individuals were not properly recorded, and proper estimates had not been submitted to the Board.

As soon as the investigation was completed the State was advised of the findings, and every effort was made to induce the State to remedy the situation. The proper Ohio officials were notified that a hearing would be scheduled, and at their request the hearing date was set later than originally planned. Since no representative of the State appeared at the hearing, a transcribed copy of the testimony offered was delivered to the State officials to give them an opportunity, of which they did not avail themselves, to rebut the testimony. The Board made its findings of fact relative to nonconformity on September 29, 1938, and discontinued grants of Federal funds. In November the State officials moved to correct the situation, and subsequent investigation by the Board indicated that administration of the program was then in conformity with State and Federal standards. Accordingly, grants were resumed in that month.

FEDERAL GRANTS TO STATES

The amount of the Federal grants for public-assistance payments is dependent upon State action in appropriating the State or State and local funds to be matched. Although some States make payments not matchable with Federal funds, in general Federal funds have represented about one-half of the total obligations incurred from Federal, State, and local funds for payments to the needy aged and the needy blind and about one-fourth of such obligations for aid to dependent children. Advances certified by the Social Security Board to the Secretary of the Treasury for State public-assistance

CHART 22.—Public assistance: Federal grants for assistance payments and administration to States with plans approved by the Social Security Board, by fiscal years, 1936–39¹



¹ See table A-4. Fiscal year 1935-36 included payments for only 5 months.

programs amounted to nearly \$243.8 million in the year ended June 30, 1939, as compared with \$209.6 million for the preceding year.

Of the total certified for public assistance, \$208.1 million, or more than 85 percent, represented grants for old-age assistance; about \$30.5 million, nearly 13 percent, grants for aid to dependent children; and \$5.2 million, 2 percent, for aid to the blind. Chart 22 indicates the large share which old-age assistance has had in total public-assistance grants for each year in which Federal funds have been available. It is evident that States have utilized the aid of the Federal Government far more extensively for the aged than for the two other special types of assistance.

SERVICES TO STATES

In line with its continuing responsibilities in the field of public assistance and its responsibilities for study and recommendation in this and other aspects of social security, the Board has developed advisory services to provide information and technical assistance to State agencies. These agencies receive, on request, advice concerning special services to recipients, statistical reporting and research, accurate determination of administrative expenses, establishment and maintenance of merit systems for personnel, development of public-information programs, and other matters of importance to the States. The provisions of the Federal act impose only certain basic minimum standards. The advisory services of the Board are designed to assist State agencies not only in meeting the statutory requirements for the present or future years but also in developing,

within the limits of their operating and fiscal abilities, programs which will surpass minimum standards in adequacy and effectiveness.

The services provided by the Board to States in connection with their personnel policies and procedures have always been predicated upon recognition of the fact that, in the last analysis, a State plan cannot comply substantially with the provision requisite for Federal approval unless the agency is staffed by competent and efficient personnel. Without such personnel the most carefully constructed organization and the best-designed procedures will not serve their purpose. In all its dealings with the States the Board has sought to convince State officials of the need to recruit, appoint, and retain the best-qualified persons available for each type of position through a merit system of personnel selection and administration. Sound administration in public assistance, as in the business world, requires, moreover, the development of the fullest capacities of each individual employee through in-service training, compensation commensurate with responsibilities, and promotion in recognition of merit.

In addition to providing aid to States in planning and preparing examination material for the selection of personnel and other services similar to those previously described in the section on unemployment compensation, the Board has given consultative and advisory assistance in programs for staff development. A program for the development of staff competence is related closely to the functions and purposes of the agency and hence takes its subject matter from the day-by-day services of the organization. The subject matter pertains to the organization of the agency and its relation to the Federal program; legal and financial provisions and limitations of the program; and policies and administrative procedures, including establishment of eligibility and administration of relief and services, supervisory functions, and the relationship of State to local units. Various methods are used in an effort to employ as wide a range of resources as can be made available with profit to the particular needs of the agency. Emphasis is placed upon the more effective use of such regular administrative and supervisory devices as staff meetings, individual conferences, and field reports. These are supplemented by such resources as planned group discussions, regional meetings, national and State conferences, and lectures, courses, and institutes developed with the cooperation of educational institutions. In addition to these plans for increasing the competence of workers on the job, efforts are made to broaden the base of knowledge and skill of employees through plans for general and professional education. A periodic evaluation or stock taking by the agency of the value received either directly or

indirectly through these methods is a further step in making staff development an integral and vital part of good administration.

To obtain adequate perspective on the relation of public assistance to other forms of public aid and social insurance, the Board has undertaken the collection and analysis of reports on the operation of State programs of public assistance and, with the collaboration of other agencies, on general relief and Federal programs providing employment or other types of aid. These and other activities relating to planning and research are described in subsequent pages. State reports are summarized each month in the Social Security Bulletin, and preprints are sent to State agencies in order that they may watch the development of their programs in relation to those of other areas. The States also receive aid in the organization and content of their reporting and research projects and in the analysis of current and long-range developments.

One of the most important cooperative projects undertaken during the past fiscal year has been the development, on an experimental basis, of a system for reporting administrative expenses of State and local public-assistance programs. There have been wide differences in State practice in defining items properly chargeable to administrative expense; as a result, comparable data have not been available. The Board has recognized the difficulties encountered by State agencies in budgeting accurately for expenses of administering public assistance without adequate cost data for prior periods and comparable data for other States. Public-assistance agencies in some 30 States participated voluntarily in reporting their expenses in accordance with the uniform classification tentatively defined by the Board. In many of these States the three public-assistance programs are administered by the same State and local agencies, and these agencies in many instances are also responsible for other activities, such as the administration of general relief, child-welfare services, and similar programs. The development of the reporting system, therefore, involved the initial establishment of methods by which administrative expenses could be apportioned among the several programs. Careful measurement of the effort expended on each program was necessary if joint expenses were to be distributed accurately. Many of the cooperating States have conducted time studies for this purpose. The information obtained through this reporting system also furnished the Board with a more accurate basis for making grants to the States for administrative expenses for aid to dependent children. The data derived through this cooperative effort on the part of the States and the Board are already proving of substantial value to State adminis-

trators in the analysis of expenditures for various activities and in estimating future costs.

State agencies have relied upon the Board for advice in the establishment and development of sound programs of public information in order that the nature and functions of public assistance might be adequately explained in the interests both of equitable, efficient administration and of persons who seek aid. Much of the confusion relating to proposals for old-age assistance derives from failure to understand the necessary limitations imposed upon any program for social welfare by financial resources and the need for other types of aid or services. As the public grows more aware of the place of each of the three public-assistance programs in a coordinated system of all State and local welfare activities, it may be hoped that unwarranted demands will tend to subside. In its contacts with State public-assistance agencies, the Board has emphasized its belief that a sound public-relations program is closely related to the staff-development program of the agency. It has stressed the fact that every employee of the agency, in his day-by-day work, carries on activities in the field of public relations, and that general public understanding of the program of the agency depends as much upon the knowledge and capacity for interpretation of every member of the staff as upon the traditional public-informational activities.

OPERATION OF STATE PROGRAMS

By June 30, 1939, less than 3½ years after Federal funds first became available, nearly \$625 million had been certified by the Social Security Board toward aid for the three groups of needy persons included under the public-assistance provisions of the Social Security Act. These funds have enabled the States to provide more nearly adequate levels of assistance than would have been possible had there been no Federal participation and also to give aid to a larger proportion of the persons who were eligible under the State law. In addition to alleviating the distress among persons who, by definition, can contribute little or nothing to their own support, the program is making a substantial contribution toward progress in public administration in the United States.

DEVELOPMENT UNDER THE SOCIAL SECURITY ACT

The three public-assistance programs were the first programs under the Social Security Act to get under way, and the subsequent increase in the aid provided for these groups of needy persons has been striking. In August 1935, the month in which the Social Security Act was approved, there were in the continental United States 314,000 recip-

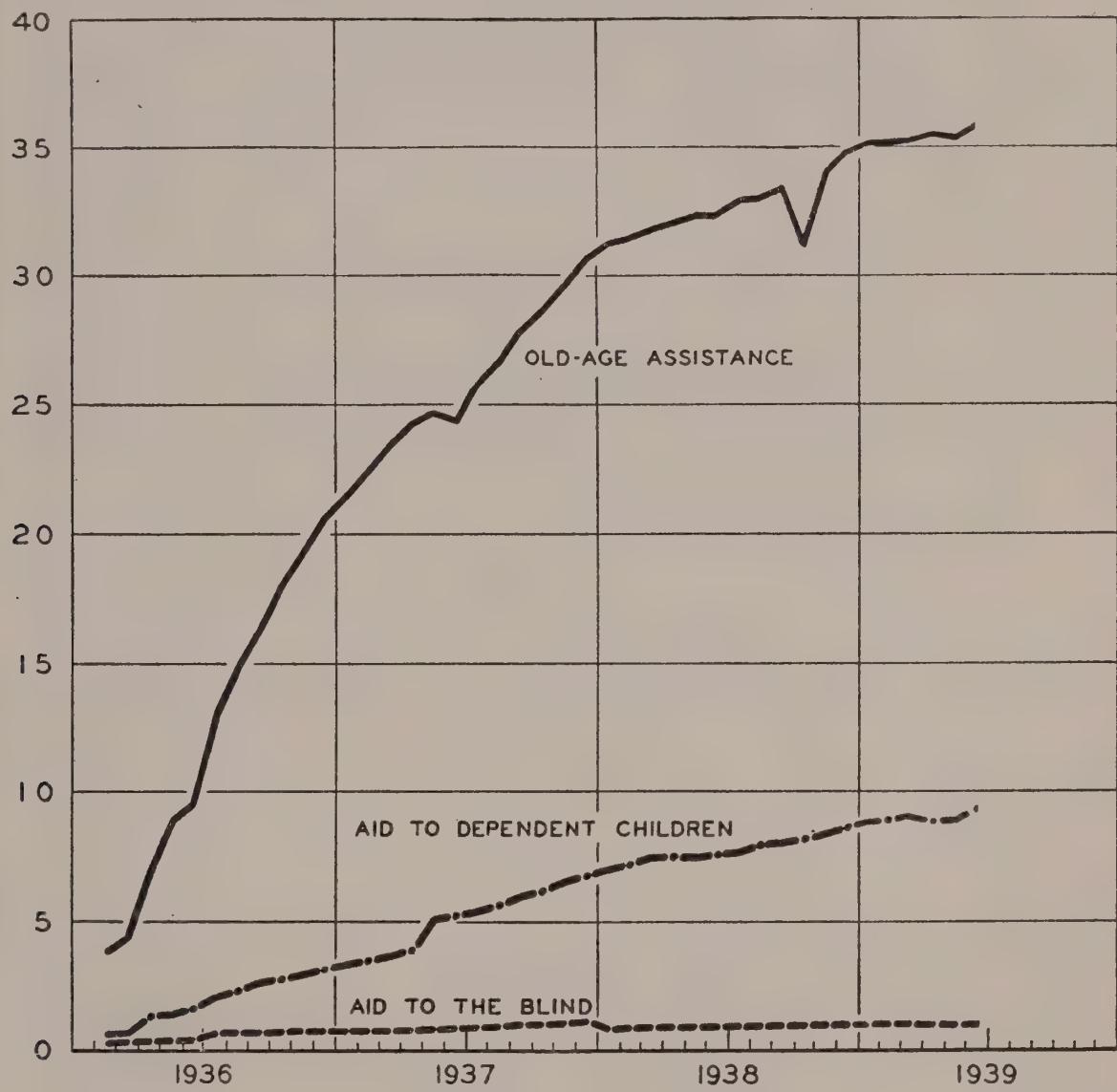
ients of old-age assistance, 33,000 blind persons, and 110,000 families with 275,000 dependent children who received these special types of public assistance under State laws at a total State and local expenditure of less than \$10 million. In June 1939, less than 3½ years after Federal funds became available, more than \$47 million was provided from Federal, State, and local funds to recipients of these special types of public assistance. This total includes payments both in States with plans approved by the Social Security Board and in States in which programs were administered under State laws without Federal participation. Assistance was provided that month for nearly six times the number of aged persons who were receiving it when the Social Security Act became law; the number of children aided had nearly tripled, and the number of blind recipients had more than doubled. The part which Federal cooperation is playing in this development is indicated by the fact that in June 1939 all recipients of old-age assistance, 95 percent of all families receiving aid for dependent children, and about 65 percent of all persons receiving aid to the blind were being aided in States which were administering Federal funds. In that month aid to dependent children was provided without Federal participation by 8 States and aid to the blind by 5 States. The amount so expended was \$1.0 million, or about 2 percent of the month's total for all three types of assistance.

While the development of public assistance can be shown most concretely in terms of the number of persons aided and the amounts of assistance, such figures fail to reflect fully the progress made under the impetus of the Social Security Act. The act's requirement that a State which receives Federal funds must have a plan in operation in all its governmental subdivisions has served to correct many inequities under prior State legislation which made participation optional with the counties. In many other particulars, also, States have strengthened and liberalized preexisting laws to participate in the Federal-State program; with the beginning of 1940, for example, any State which has not already done so must reduce to 65 the age at which a needy person may qualify for old-age assistance if the State is to continue to receive Federal grants. State programs have also been liberalized with respect to residence requirements, expansion of the groups eligible for assistance, and the amount of aid granted, not only for old-age assistance but also for aid to dependent children and aid to the blind. The availability of Federal funds has stimulated more adequate provision in States which previously had programs of these types, as well as the inauguration of programs in States where special assistance had not been given to these groups. These developments also have called public attention to the services, as well as the money,

required to promote the well-being of children, the aged, and the blind. A better coordination is being effected of all measures used within a State for the welfare of needy persons.

CHART 23.—*Public assistance: Amount of obligations incurred for payments to recipients in States with plans approved by the Social Security Board, February 1936—June 1939*¹

MILLIONS OF DOLLARS

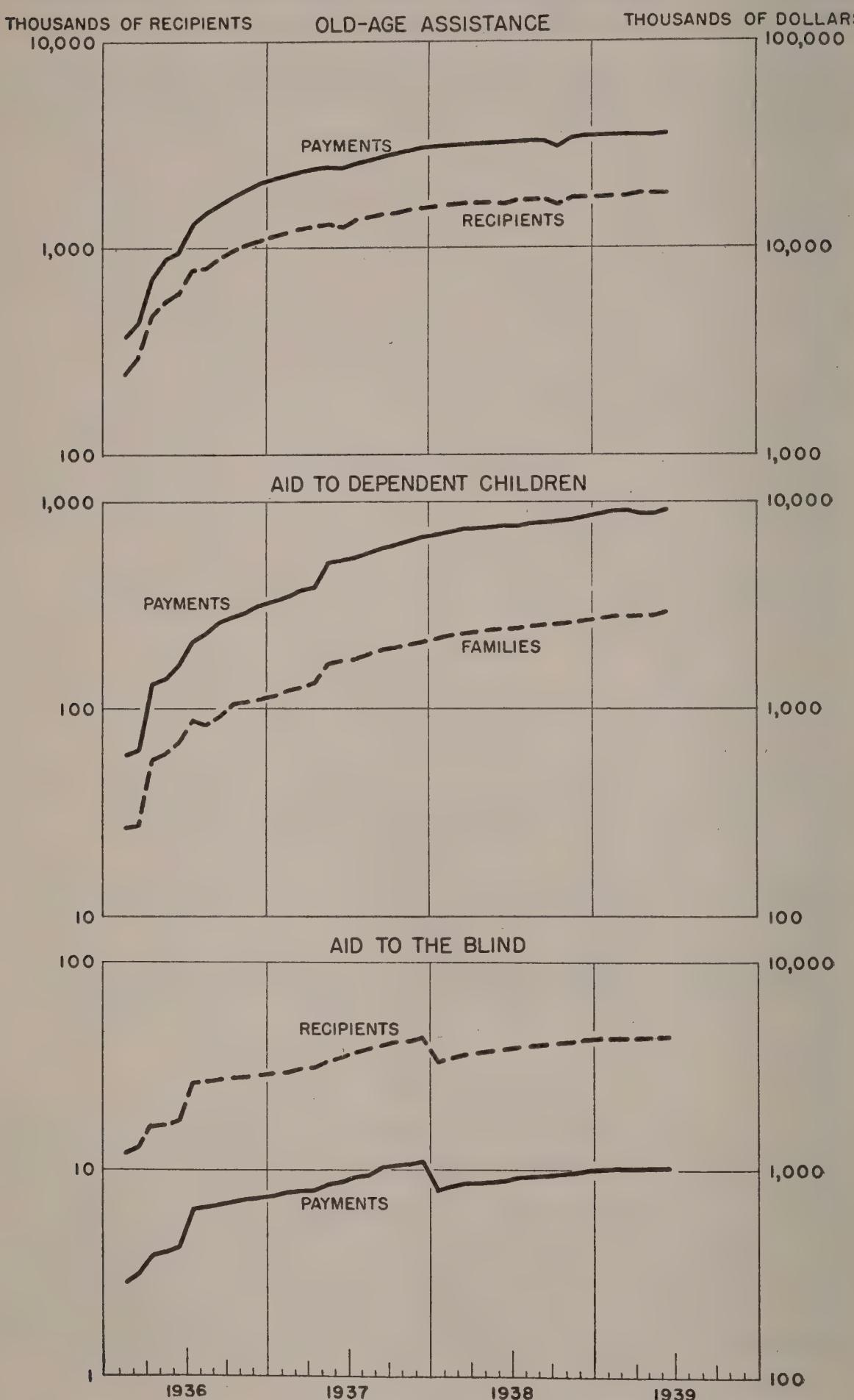


¹ See table D-5.

OLD-AGE ASSISTANCE

Under the terms of the act the Federal Government is authorized to share equally in payments up to a specified maximum to qualified recipients of old-age assistance under approved State plans. A State may make payments for which Federal funds may not be used; for example, payments to persons aged less than 65 or to inmates of public institutions. For such payments only State, or State and local, funds are used. State or local funds also must be used for all amounts

CHART 24.—Public assistance: Payments and recipients in States with plans approved by the Social Security Board, February 1936–June 1939 (ratio scale)



by which a monthly payment to an individual exceeds \$30.¹ The amount granted by the Social Security Board as the Federal share of assistance is increased by 5 percent to provide funds to be used for administrative costs, assistance payments, or both.

Expenditures under Federal-State plans for old-age assistance increased substantially during the fiscal year. Exclusive of administrative expense, the total obligations incurred from Federal, State, and local funds amounted to \$411.5 million, as compared with \$360.6 million for the preceding fiscal year. The number of recipients of old-age assistance also increased substantially. In June 1939 there were 1,847,856 recipients in States with plans approved by the Board as compared with 1,659,295 in June 1938, an increase of more than 11 percent. In the 49 jurisdictions making payments in both months, 235 per 1,000 of the estimated population aged 65 or over received old-age assistance in June 1939 as compared with 218 per 1,000 in June 1938. This increase, however, was by no means uniform among the States. In one State there was a substantial decrease and in six others smaller decreases in the number of recipients of old-age assistance; in several, the rolls remained approximately the same.

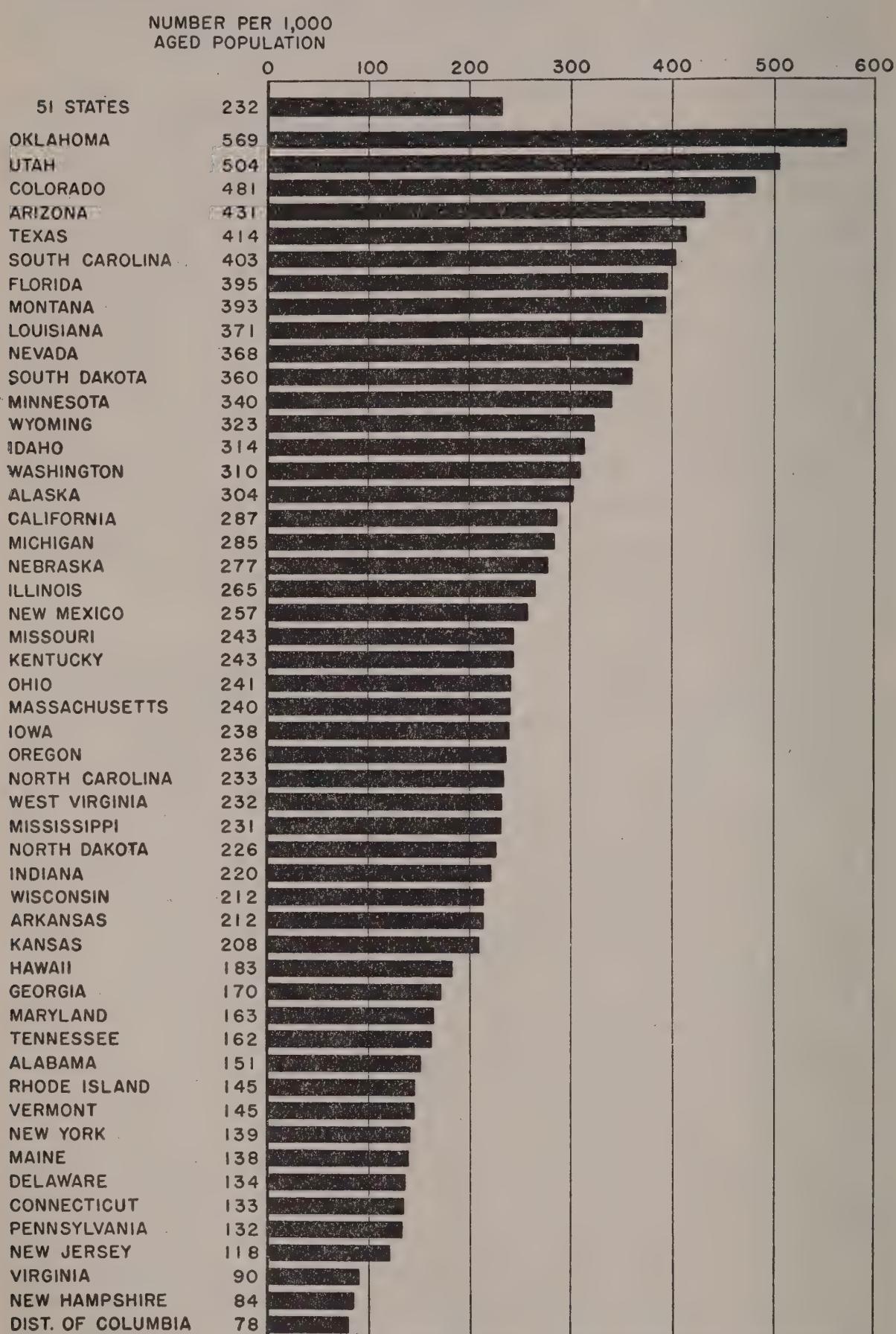
Payments to Recipients

The amount of the payment to a recipient of old-age assistance is determined by each State in accordance with its own State plan. It is frequently made on the basis of a standard budget covering essentials such as food, rent, heat, light, and clothing; in such cases the assistance payment is designed, within the limits of available funds and any limits set by the State law, to meet the difference between the amount of the budget the aged person needs and the amount of any other income he may have. In other States, especially in those where funds for old-age assistance are limited, there is a tendency to make flat payments with deductions for available income.

The average payment per recipient for June was about the same for the 49 jurisdictions which made payments in both 1938 and 1939—\$19.48 for June 1938 and \$19.77 a year later. The average payment for all jurisdictions administering Federal funds in June 1939 was \$19.42; the range was from a low of \$6.02 in Arkansas to a high of \$32.45 in California, the only State in which the average monthly payment was more than \$30. The average was less than \$10 in 8 jurisdictions; it fell between \$10 and \$15 in 8, between \$15 and \$20 in 15, between \$20 and \$25 in 12, and between \$25 and \$30 in 7. Low averages are inevitable in some States because of the limitations on the maximum permitted by State law. In two States, Kentucky and

¹ After 1939, \$40.

CHART 25.—Old-age assistance: Recipients per 1,000 population aged 65 and over in States with plans approved by the Social Security Board, by States, June 1939¹



¹ See table D-9.

Mississippi, the maximum assistance payment permitted by State law is \$15 a month; in Virginia the maximum is \$20 a month; and in South Carolina \$240 a year. Delaware and Tennessee have a legal maximum of \$25 a month, and in all but exceptional cases Iowa limits the amount of aid and other income to \$25 a month.

On the basis of amounts initially approved during the preceding 12 months it is estimated that on June 30, 1938, one-fourth of all monthly payments for old-age assistance were for \$12 or less; half were in the range from \$12 to \$25; and one-fourth were for \$25 or more. The amounts of the individual payments ranged from less than \$1 to as much as \$120. All 50 jurisdictions approved some payments of less than \$15, and 43 approved some of \$30 or more. Payments of more than \$30, which was the largest amount for which Federal funds could be used in the dollar-for-dollar matching ratio, represented more than 7 percent. Payments of these larger amounts, however, were made by only 11 jurisdictions, and 99 percent of the payments of more than \$30 were made in 5 States—California, Colorado, Kansas, Massachusetts, and New York. The median monthly payment to all recipients as of June 30, 1938, is estimated to have been \$18 a month. The median was \$21 for recipients who were living alone and \$17 for persons living in household groups. For aged persons living with a husband or wife only, the median was \$19; for those living with other relatives, \$16; while for those who lived in a household group but not with relatives the median was \$20.

The ratio of recipients of old-age assistance in June 1939 to the estimated population aged 65 and over is shown in chart 25. The wide variations among the States in the number of recipients, in their ratio to the aged population, and in the average payment per recipient are the result of many factors. Differences in the number and proportion of the aged receiving assistance may be due to variations among the States in the length of time the programs have been in operation, the provisions with respect to means tests, the legal responsibility of children for the support of parents, or the ratio of aged persons to the population of working age. Average payments are conditioned by many variable factors, such as differences in the cost and standard of living and differences in practice of grant determination. An important factor underlying all State variations, however, is the amount of State and local funds provided for this type of aid.

Characteristics of Accepted Applicants

The State agencies submit annual reports to the Board summarizing the characteristics of persons accepted for assistance. Analyses have been completed of the reports for 1937-38 submitted by 47 States, the District of Columbia, Alaska, and Hawaii. Among the 586,000 recipients added to the old-age assistance rolls during that year, men and women were represented in almost exactly the percentages reported in the 1930 census for the population aged 65 and over. More than half these recipients lived in areas which are rural according to the census definition; about one-fourth lived on farms. The overwhelming majority—more than 97 percent—were citizens, 2.3 percent were aliens, and 0.6 percent had taken out first citizenship papers. While a majority of the States require citizenship as a condition of eligibility, the proportion of aliens in all jurisdictions which do not have such a requirement was small, except in Hawaii. Approximately 16 percent of the recipients of old-age assistance were foreign-born. Among the aged persons accepted during 1937-38, 85.8 percent were white, 13.5 percent were Negro, and less than 1 percent were of other races. In the 1930 census white persons constituted nearly 94 percent and Negroes about 5 percent of the population aged 65 and over. The larger representation of Negroes among persons accepted for old-age assistance in 1937-38 is without question a reflection of a greater prevalence of need among that racial group. It is quite possible that the number of Negroes to whom aid was granted during the year was low in proportion to the number who needed assistance.

Receipt of Other Aid

State reports show that of the 586,000 persons added to the old-age assistance rolls in 1937-38, about 58 percent had neither received institutional care nor benefited from outdoor relief within 2 years of the time of investigation of eligibility; 9 percent had received no aid within 30 days but had benefited from some form of assistance within 2 years; and 30 percent had been aided within the 30 days preceding investigation. The relief status in the 2-year period prior to investigation is unknown for 3 percent who are known to have received no assistance within 30 days of the time of investigation. It is apparent therefore that a substantial portion of the aged persons who are being added to the old-age assistance rolls comprise a group which had never before been dependent on public aid. This fact has far-reaching significance. It should be pointed out, however, that the lack of prior aid does not necessarily imply that the applicant has not been

previously in need, for in some localities and States public and private relief funds have been either inadequate or wholly wanting.

About 24 percent of the aged persons accepted for assistance were in households in which other aid was to be received concurrently. This other aid was another grant of old-age assistance in three-fourths of these cases. Very small numbers were living in households which were also to receive other types of assistance, such as general relief from public funds, earnings under the Federal work program, aid to dependent children, aid to the blind, or private relief. State practices vary with respect to granting old-age assistance to more than one individual in a household, and in certain States joint rather than separate payments are made when old-age assistance is given to related members of the same household.

Of the old-age assistance recipients approved in 1937-38, 72.3 percent had no other income; 12.4 percent received regular contributions from friends and relatives; 7 percent had some earnings; 4.6 percent received net income from real property; 3.1 percent from the sale of farm products; and a negligible proportion from veterans' or employees' pensions, annuities or trust funds, investments, and other sources. Since the median monthly payment to individuals with other income was \$15 and to individuals without other income \$19, it would appear that the amount of income other than assistance payments was small.

Living Arrangements

The primary objective of the old-age assistance program is to enable aged persons who are in need to live in their own homes rather than in almshouses or to permit them to contribute to their own support when they live in the homes of relatives or others who cannot provide for their complete care. The State reports supply evidence that this objective has been achieved, since 78.5 percent of the recipients accepted in 1937-38 were to live in household groups (73.2 percent with relatives), 20.2 percent alone, and only about 1 percent in institutions. The fact that more than two-fifths of the recipients were to live either alone or with a spouse only indicates a relatively high degree of independence of the old people. The negligible number in institutions is significant in view of the fact that the Social Security Act permits Federal participation in grants to recipients living in private institutions. Probably many of the 5.3 percent who were to live in a household group but not with relatives were boarders, since households with less than 10 lodgers are not classified as institutions in the definitions followed in the State reports. The Board has been deeply concerned that in many parts of the country boarding homes in which these old people live are not subject to supervision by any

State or local agency. Studies of the operation of State programs have disclosed a number of cases in which groups of aged persons have resided in boarding houses where there were serious fire hazards and other deplorable conditions.

To determine the effect of the old-age assistance program on public care of the aged in almshouses and other public homes, statistical data would be required for a period of years, both before and after the inauguration of an old-age assistance program in a State, on the number of almshouse admissions and discharges, together with an analysis of the age distribution and the number requiring institutional care. Unfortunately the available statistical information on almshouse care is fragmentary. In 1937-38 about 6,000 persons accepted for old-age assistance were living in public institutions other than hospitals at the time of investigation; thus the number of persons drawn from almshouses was somewhat less than 6,000. It is not known, of course, to what extent these and other recipients would have been obliged to seek almshouse care had assistance not been available.

Physical Condition and Medical Care

Of the 586,000 recipients whose applications were approved in 1937-38, 83.2 percent were reported as physically able to care for themselves; 14.2 percent required considerable care from others; and 2.6 percent were bedridden. The relatively small percentage of bedridden recipients may be explained in part by the fact that the Social Security Act does not permit Federal participation in payments to persons in public institutions and also that the plans of a number of States do not permit aid to residents of private institutions. There are many bedridden aged persons in such institutions who do not come within the scope of the old-age assistance program. Moreover, among the persons reported as able to care for themselves are many with serious disabilities who need care which they do not receive because there is no one to give it.

Only 21.5 percent of the persons accepted during 1937-38 were reported as receiving medical care or supervision. This percentage is significant when considered in relation to the high incidence of disability and chronic disease among the aged and also to the findings of the Technical Committee on Medical Care that persons in the lower-income classes of the population generally receive less medical care than those in more favorable economic circumstances.² Moreover, it is highly probable that many aged persons stated that they were under the care of a physician, other practitioner, or clinic, when

² *Health Security; Message From the President of the United States.* 1939. (H. Doc. 120, 76th Cong., 1st sess.) p. 52.

considerable time had elapsed since they had received medical attention.

Among the relatively small group of aged persons who reported some medical attention, 85.4 percent were reported to be under the care of individual physicians, 10.7 percent were receiving clinic care, 1.6 percent were in hospitals, and 2.3 percent were under the care of other types of practitioners such as osteopaths or chiropractors. It is probable that some of the small group in hospitals were receiving temporary medical or surgical treatment, since few States, if any, accept persons for old-age assistance if they require prolonged hospital care. The small number of persons attending clinics may be explained not only by the dearth of clinical facilities in many States, particularly outside the larger cities, but also by the difficulties encountered by aged persons in getting to clinics. Accessibility of services for the individual must be given special consideration if the medical needs of the aged are to be met adequately.

Reasons for Discontinuing Aid

During the year 1937-38, payments to 243,000 recipients of old-age assistance were discontinued. Nearly 53 percent of these cases were closed because of the death of the recipient; in 14 percent the relatives of the aged individual assumed responsibility for his support; in 12 percent the recipients became self-supporting; and the remaining cases were closed for a number of reasons, including the admittance of the recipient to an institution, removal to another locality, or discovery from information obtained later that the individual was ineligible for aid when he was first accepted.

AID TO DEPENDENT CHILDREN

The Social Security Act authorizes Federal grants to the States for aid given to children who have been deprived of support by reason of the death, continued absence, or disability of a parent and who are living in the homes of any one of a number of specified relatives. The Federal grant represents one-third³ of the total costs incurred under a plan approved by the Social Security Board, not including amounts by which payments exceed \$18 for the first child and \$12 for each additional child receiving aid in the same home. States may—and many do—make payments exceeding these amounts, but the excess must be paid wholly from State, or State and local, funds without Federal participation.

³ Beginning with 1940, one-half.

In 40 States, Hawaii, and the District of Columbia, which had approved plans, 718,000 children in 298,000 families were receiving Federal-State aid for June 1939 as compared with 603,000 children in 243,000 families who received aid under 40 approved plans in June 1938. As chart 26 shows, the proportion of children ranged from 4 per 1,000 of the estimated population under 16 years of age in Virginia, where the program has recently been established, to 53 per 1,000 in Arizona. Obligations of \$103 million were incurred from Federal, State, and local funds for payments to families during the year in jurisdictions with plans approved by the Board, an increase of 27.3 percent over the amount for the preceding year. For June 1939, payments amounting to \$9.3 million were made in 42 jurisdictions with approved plans. In 8 additional States administering programs for aid to dependent children without Federal participation, payments of \$348,000 were made to approximately 14,500 families on behalf of 33,500 children. In the 40 States receiving Federal grants in both June 1938 and June 1939, total obligations for the latter month were nearly 20 percent more than in June of the preceding year.

Payments to Families

Average payments per family are only a rough measure of the levels of payments in the various jurisdictions. In June 1939 the range was from \$8.14 in Arkansas to \$56.96 in Massachusetts; in the 42 jurisdictions with Federal-State programs for aid to dependent children the average was \$31.10. In 3 of these States the average was less than \$15; in 4, between \$15 and \$20; in 8, between \$20 and \$25; in 7, between \$25 and \$30; in 7, between \$30 and \$35; in 6, between \$35 and \$40; and in 7, more than \$40. Of the 40 jurisdictions which administered Federal funds in both June 1938 and June 1939, 15 showed an increase in the average payment per family.

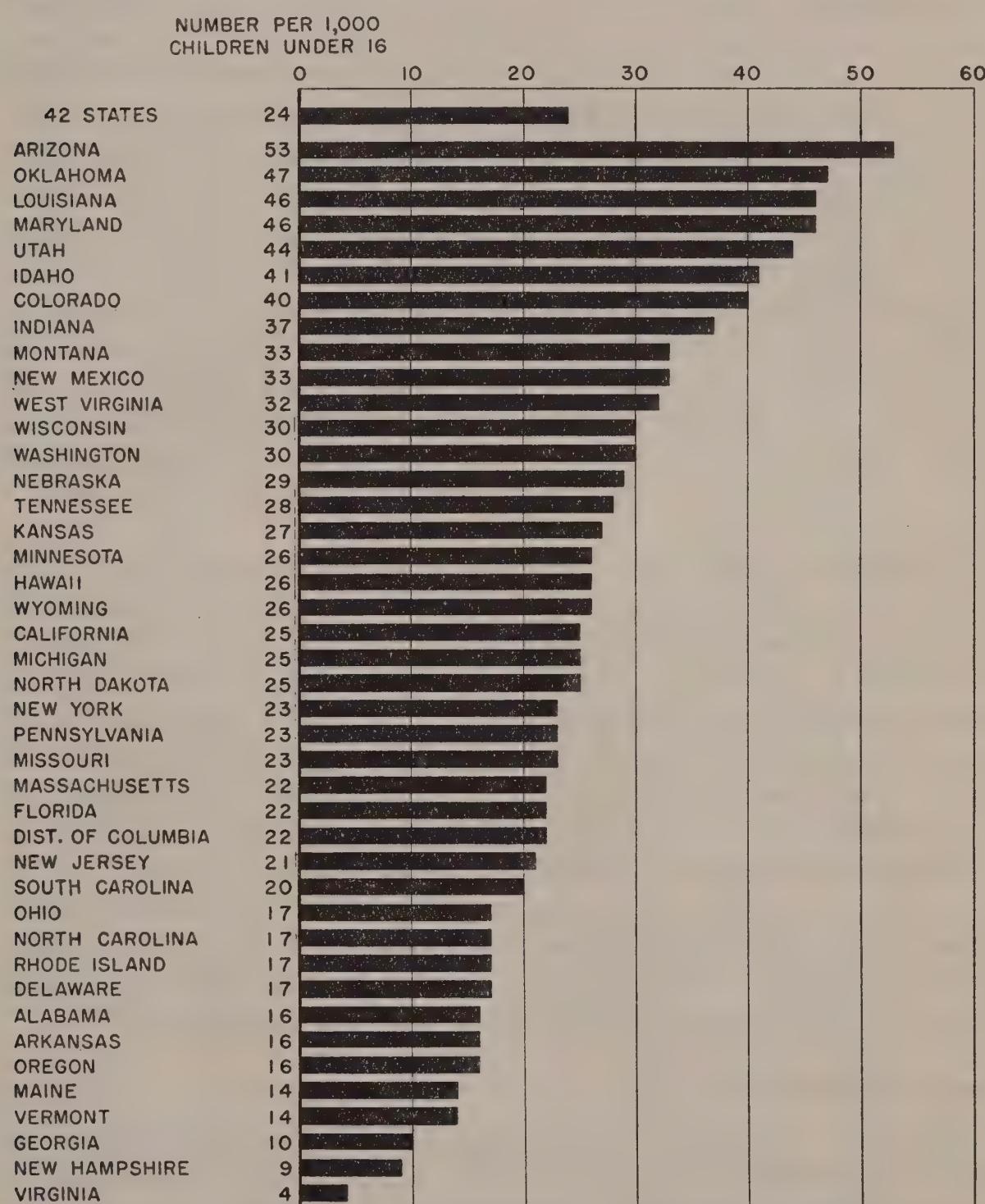
It is estimated that of all families receiving aid on June 30, 1938, in States administering Federal funds, half received \$25 or less a month. Monthly payments to individual families ranged from less than \$1 to \$160. In more than half the reporting States the lowest payment was less than \$5 per family; in all but one State the highest payment was \$60 or more. The median monthly payment is estimated to have been \$18 for families receiving aid for one child; \$30 for families with two dependent children; and \$35 for families with three dependent children.

Characteristics of Families

Information concerning 118,000 families accepted for assistance during the fiscal year 1937-38 is summarized in reports from the

States to the Board. Aid was approved in this period for 300,000 children ranging from infancy up to 18 years. The number of dependent children in the families accepted averaged 2.5; 32 percent of the families received aid for one child, 27 percent for two children, 18 percent for three, and constantly decreasing proportions for four or more children.

CHART 26.—*Aid to dependent children: Children aided per 1,000 population under age 16 in States with plans approved by the Social Security Board, by States, June 1939*¹



¹ See table D-9.

Of the dependent children on whose behalf aid was first granted in the fiscal year 1937-38, 85 percent were white and nearly 14 percent Negro. According to the 1930 census, in the jurisdictions administering approved plans for aid to dependent children in 1937-38, 9.7 percent of the children under age 16 were Negro. Only 0.3 percent of the children accepted during the year were of foreign birth, and 94.5 percent of the persons to whom aid was granted on behalf of dependent children were citizens. Nearly one-half the families accepted for assistance during the year lived in rural areas, and nearly one-fourth lived on farms.

Since many States had programs for "mothers' aid" or "widows' pensions" before 1935, it is not surprising that administrative practice in aiding dependent children under the Social Security Act has tended to follow general patterns previously established, under which provision often was made only for children who were living with their mothers and sometimes only for children of widowed mothers. Of the children for whom aid was granted 70 percent lived with the mother only, and in 80 percent of the families the payments were made to the mother. About 20 percent of the children lived with both parents; 3 percent with the father only; and less than 7 percent with other relatives. The proportion living with relatives other than parents is small in view of the provision of the Social Security Act which permits use of Federal funds for dependent children living with any one of a long list of relatives.

Among the families accepted during this year in which the mother was the only parent present, more than 56 percent of the mothers were widowed and 26 percent were deserted, divorced, or separated. In nearly 11 percent of the cases the husband was in a hospital or other institution, and in the remaining 7 percent of these families the mother was unmarried or the father was absent under circumstances other than those mentioned above. The fathers of approximately 98 percent of the children who lived with both parents were incapacitated. Of all children accepted during the year 44 percent had lost one or both parents by death, 25 percent were in need because of the physical or mental incapacity of a parent, and 25 percent because of a parent's continued absence. The remaining 6 percent had been deprived of parental support by reason of more than one of these factors.

Receipt of Other Aid

The State reports for 1937-38 indicate that nearly four-fifths of the families accepted during the year were in households where no public aid other than aid to dependent children was to be received concurrently. Of the remaining 20.6 percent more than one-half were

in households also receiving general relief, nearly one-fifth were in households receiving earnings from Federal work programs, and the remainder were in households benefiting from other types of public or private assistance. Fifty-two percent of all families accepted had received public or private assistance within 30 days of investigation, 33 percent had received no assistance within 2 years of investigation, and 14 percent had received no assistance within 30 days but had benefited from some form of assistance within 2 years. The relief status in the 2-year period prior to investigation is unknown for 1 percent who are known to have received no assistance within 30 days.

Reasons for Discontinuing Aid

Of the 54,000 cases of aid to dependent children closed during the year, 41 percent were closed because relatives became able to support the family, nearly 15 percent because the child reached the maximum age for assistance under the State law, and 11.5 percent were transferred to another form of assistance. The remaining cases were closed because of a change of residence, change of payee, death of the dependent child, admittance of the child to an institution, discovery through information obtained later that the family had not been eligible for assistance when payments were first authorized, or for other reasons.

AID TO THE BLIND

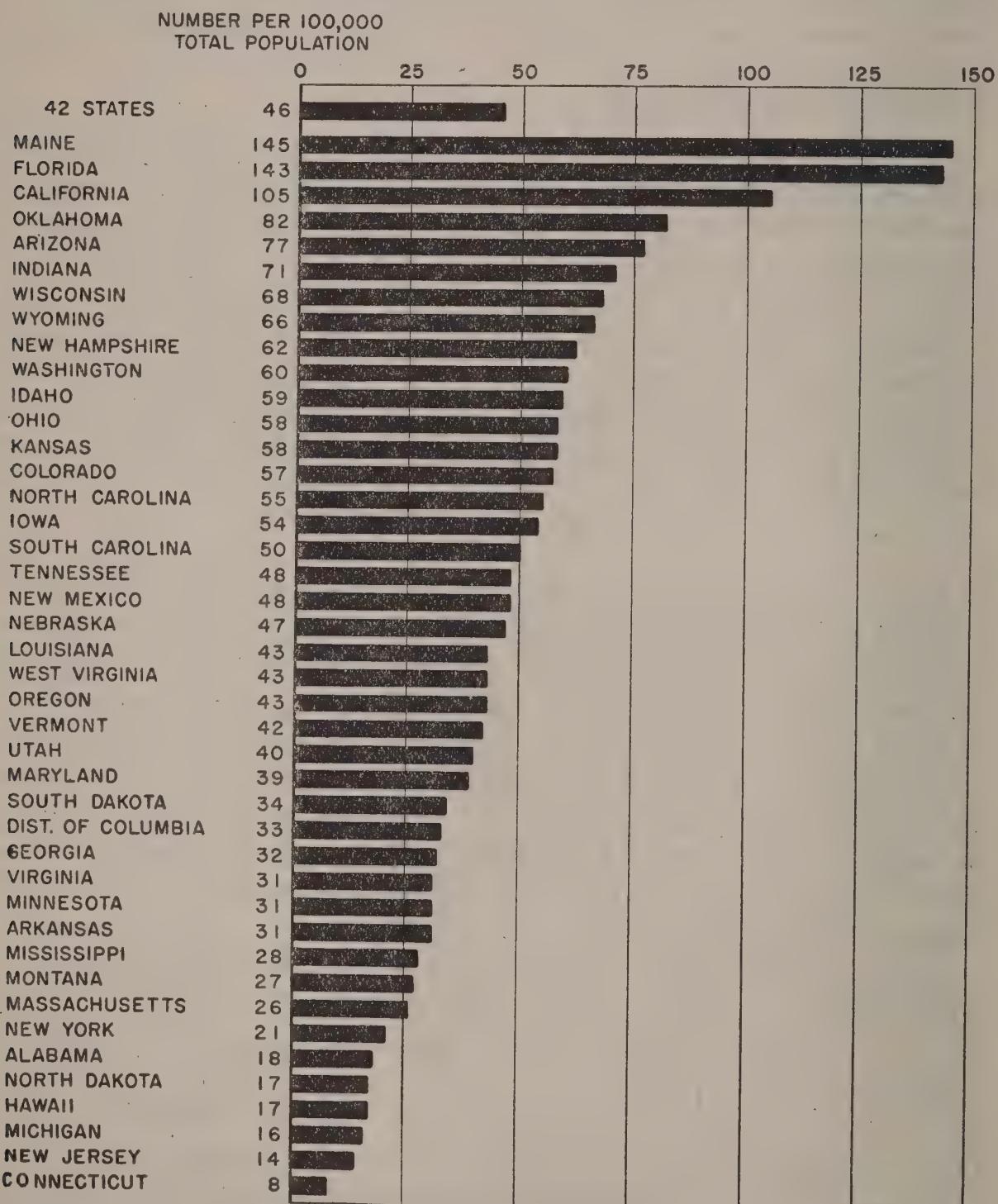
As in old-age assistance, the Social Security Act authorizes the Federal Government to share equally up to a specified maximum in payments made to needy blind persons under State plans approved by the Social Security Board. Federal funds may not be used for persons residing in public institutions or persons receiving old-age assistance, and amounts in excess of \$30 a month to an individual are not matched by Federal funds. The Federal Government makes an additional payment of 5 percent of the amount granted to the State for assistance payments to be used for administrative costs, assistance payments, or both.⁴

In June 1939, 40 States, the District of Columbia, and Hawaii were administering Federal-State programs for aid to the blind, an increase of 3 States over the previous year. For the fiscal year 1938-39, total obligations of \$11.9 million were incurred from Federal, State, and local funds for payments to blind persons. In June 1939, aid amounting to \$1 million was provided for 44,500 blind persons under these approved plans; in 5 other States, administering programs for the

⁴ Beginning with 1940, the Federal Government will pay one-half the total cost of assistance and of administering approved State programs, not including amounts by which payments to individuals exceed \$40 a month.

blind without the aid of Federal funds, about 23,600 blind persons received payments amounting to nearly \$663,000. As compared with the preceding June, there was a rise in June 1939 of 11 percent in the number of blind persons aided and of 12 percent in the amount of payments in the 39 jurisdictions which administered approved plans in both months.

CHART 27.—*Aid to the blind: Recipients per 100,000 total population in States with plans approved by the Social Security Board, by States, June 1939*¹



¹ See table D-9.

Payments to Recipients

The average payment per recipient in June 1939 was \$23.15, approximately the same as in the June preceding. Of the 39 jurisdictions making payments in both months, 22 had a higher average for June 1939. Average payments for June 1939 ranged from \$6.53 in Arkansas to \$48.03 in California. Only 3 jurisdictions paid an average of less than \$10; 10 paid between \$10 and \$15; 7, between \$15 and \$20; 13, between \$20 and \$25; 7, between \$25 and \$30; and 2 paid an average of more than \$30. In the 5 States administering programs for aid to the blind without the assistance of Federal funds, the average payment in June 1939 was \$28. In several of these States, however, the program was not State-wide in operation. For recipients of aid to the blind as of June 30, 1938, in States administering Federal funds, the estimated median monthly payment was \$20 both for those who were gainfully employed and for the group as a whole.

The number of recipients of aid under Federal-State programs per 100,000 estimated total population ranged in June 1939 from a high of 145 in Maine to a low of 8 in Connecticut (chart 27). The average rate for the 40 States, the District of Columbia, and Hawaii was 46 per 100,000 as compared with an average of 43 per 100,000 total population for the 39 jurisdictions administering approved plans in the same month of the preceding year. Rates based on the total population of the States are an extremely crude measure for determining or comparing the incidence of aid to the blind. Adequate rates cannot be computed, however, until the extent of blindness in the population of the different States is satisfactorily established. Variable factors, other than the number of blind persons, which may account for differences among the States in the incidence of aid to the blind are age limitations prescribed by the States, standards of need applied in determining eligibility in the different States, and amount of State and local funds available.

Characteristics of Accepted Applicants

Reports from States administering approved plans for aid to the blind in the year ended June 1938 indicate the characteristics of the 21,000 recipients who were accepted for this type of assistance during that year.⁵ These reports would seem to suggest a close relation between increasing age and blindness among needy persons in that a third of the group were aged 65 years or more, despite the fact that aged blind persons are frequently cared for by means of old-age

⁵ Includes all cases accepted in Pennsylvania although the program was in operation under an approved plan for only the first half of the fiscal year.

assistance. The next oldest group, ranging from 45 to 64 years, accounted for the largest proportion of the recipients accepted—nearly 41 percent; the group aged 21–44 comprised not quite one-fourth of the total; and less than 2 percent were under 21. Only 5 States accepted blind persons under age 16, and 14 jurisdictions approved no recipients under the age of 21.

Receipt of Other Aid

Of the recipients initially approved during the fiscal year 1937–38, 76 percent were white persons, a relatively high proportion—23 percent—were Negro, and 1.4 percent were of other races. Only 11 percent of the accepted applicants were foreign-born; of these persons more than two-thirds were citizens or had taken out their first papers. Slightly more than half of the recipients accepted during the year lived in urban districts; about half of those in rural areas lived on farms.

Forty-four percent of the persons accepted for aid to the blind in 1937–38 were receiving public or private assistance within 30 days of investigation; 37 percent received no assistance within 2 years of investigation; 10 percent had received no assistance within 30 days but had benefited from some form of assistance within 2 years. The relief status in the 2-year period prior to investigation is unknown for 9 percent who are known to have received no assistance within 30 days. More than three-fourths of the applicants accepted were in households where no other assistance was to be received simultaneously. Eight percent of the total lived in households receiving general relief, 4 percent in households benefiting from Federal work-program earnings, 2 percent in households where another grant to the blind was received, 8 percent in households receiving aid to dependent children or old-age assistance, and small proportions in households benefiting from some other form of public or private assistance.

Three-fourths of the persons accepted for aid to the blind during the fiscal year 1937–38 had no other income. Of those with income from another source, one-half received regular contributions from relatives or friends, one-fourth earned some income, and the remainder received income from pensions, annuities, rents, the sale of farm products, and the like. Only 6 percent of the persons accepted for aid to the blind in this period were employed at the time their applications were investigated, and of these persons one-half were self-employed.

Reasons for Discontinuing Aid

A total of 7,000 cases of aid to the blind were closed during the fiscal year 1937–38. Of these, 41 percent were closed because of the

death of the recipient; 10 percent, because the recipient became self-supporting for reasons other than restoration of sight; 9 percent, because relatives assumed responsibility for their support; and 5 percent, because vision was wholly or partially restored. The remaining cases were closed because the individual was admitted to an institution or moved out of the district, because information obtained later indicated that the recipient had not been eligible for the original grant, or for other reasons.

RELATIONSHIP OF PUBLIC ASSISTANCE TO TOTAL PUBLIC AID

In successive years since the approval of the Social Security Act, Federal-State public assistance has assumed an increasingly important place with respect to all other forms of public aid. During the fiscal years 1933-34 and 1934-35, when there was no Federal participation in payments to recipients of old-age assistance, aid to dependent children, or aid to the blind, these payments constituted less than 4 percent of all public aid and earnings under Federal work programs in the continental United States. Since February 1936, when Federal funds first became available under the Social Security Act, the amounts disbursed for the special types of assistance have increased steadily.

Prior to 1933, private funds played a substantial part in the assistance of persons in need. Beginning in the first half of that year, the prevailing condition of widespread unemployment and distress entailed far greater expenditures for relief purposes and led the Federal Government to assume a large share of relief costs, through the emergency relief program of the Federal Emergency Relief Administration and through work programs of the Civil Works Administration and the Works Progress Administration. The extent to which relief is now an accepted public responsibility is indicated by figures on public and private assistance in 116 urban areas comprising approximately two-thirds of the urban population of the United States. In the year 1938 in these areas expenditures from public funds comprised 99 percent of the total reported for assistance and for earnings on projects operated by the WPA. Of this total of \$1.4 billion, the Federal Government contributed 63 percent in the form of earnings on projects operated by the WPA and participated in the 14 percent which was granted for the three special types of assistance.

Estimates prepared by the Works Progress Administration⁶ in collaboration with the Board indicate that in June 1939 there were 6.6 million different households, comprising nearly 19.5 million persons,

⁶ Effective July 1, 1939, Work Projects Administration.

receiving assistance from Federal, State, or local funds or from employment under Federal work programs in the continental United States. These numbers are lower than those estimated for any preceding month in the fiscal year and lower than those estimated for June 1938. The estimated number of households was highest in the fiscal year for February and March, with nearly 7.2 million; it exceeded 7 million through the months October to March. The estimated number of persons in households where some form of public aid or earnings under Federal work programs was received exceeded 21 million from August 1938 through March 1939 and was highest in that period in November 1938—nearly 22 million.

From January 1933 through June 1939, total expenditures, exclusive of administrative costs, for public aid and for earnings under Federal work programs in the continental United States amounted to \$17.9 billion, of which \$6.9 billion was for public aid and \$11.0 billion for earnings. For the fiscal year 1938-39 more than \$1 billion was expended for aid and \$2.7 billion for earnings; expenditures during the preceding fiscal year totaled \$2.9 billion—\$937 million for aid and nearly \$2 billion for earnings.

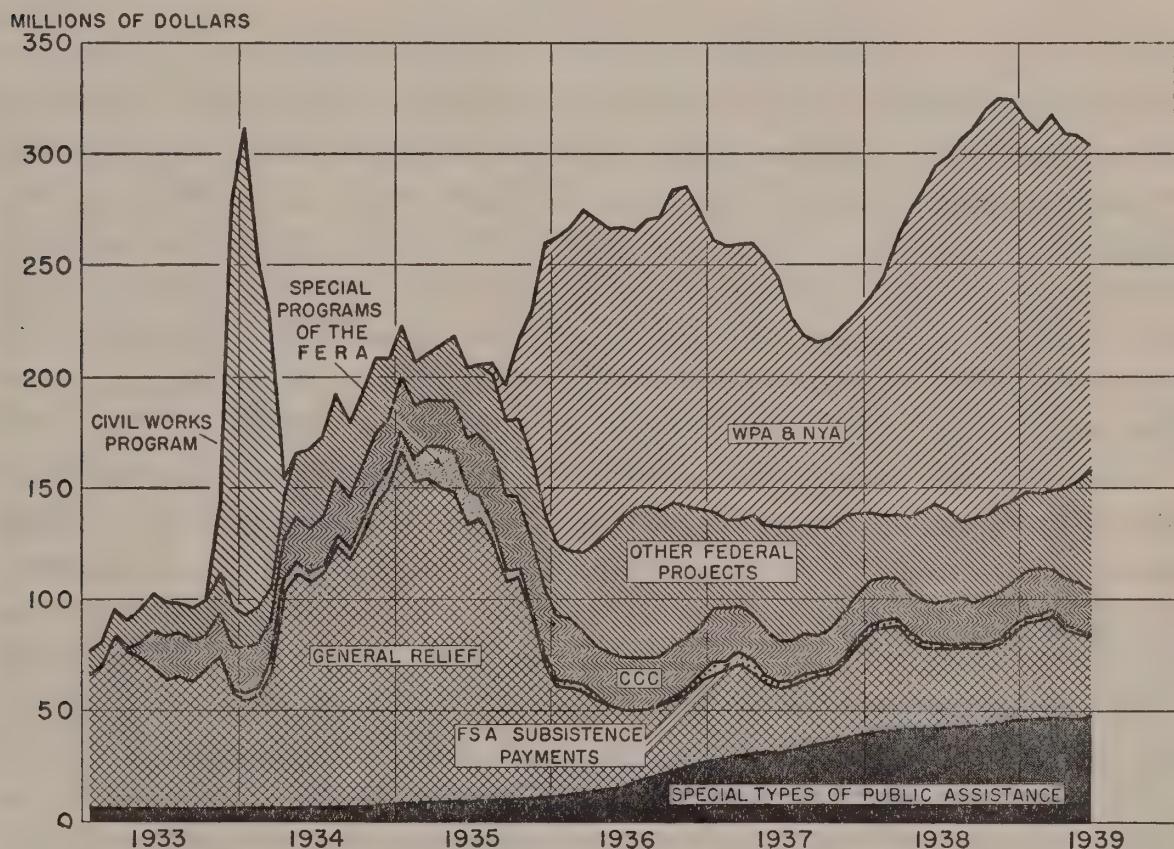
Chart 28 shows the changes, for successive years, in the amounts and types of expenditures from public funds. Since the Federal work programs assumed large proportions in the last months of 1935, they have represented by far the largest part of these public funds. General relief, largely financed from Federal emergency relief funds from 1933 through 1935, constituted 74 percent of the aggregate of expenditures for public aid and for earnings on Federal work programs in the continental United States in the first 6 months of 1933. In the year ended June 1939, general relief—toward which the Federal Government no longer contributes funds—accounted for only 12.6 percent of the total, a somewhat smaller amount than the 14.4 percent represented by payments for aid to the aged, to dependent children, and to the blind. Obligations incurred for aid to these special groups of needy individuals include payments to some persons who were formerly cared for by means of general relief funds or under Federal work programs. The availability of Federal funds has doubtless encouraged the States to provide more widely and more liberally for the groups for whom grants are made under the Social Security Act.

Appendix table D-1 shows the amounts of payments to recipients of public assistance and earnings of persons employed under Federal work programs in the continental United States by 6-month periods beginning with July-December 1935.⁷ In the first half of 1939 the total amount spent per inhabitant was \$14.44, the highest rate of

⁷ For statistical data for earlier years, see *Social Security Bulletin*, Vol. 2, No. 8 (August 1939), pp. 38-44.

expenditure in any half-year period except that immediately preceding, when the rate was \$14.61. Expenditures for old-age assistance for the first half of 1939 amounted to \$1.64 per inhabitant; for aid to dependent children, 43 cents; and for aid to the blind, 8 cents. Compared with expenditures per inhabitant during the first 6 months of 1933, the amount expended per inhabitant for old-age assistance in the first half of 1939 increased fourteenfold; expenditures per inhabitant for aid to dependent children and aid to the blind, on the other hand, increased only twofold and threefold, respectively.

CHART 28.—All public aid: Public assistance and earnings of persons employed under Federal work programs in the continental United States, January 1933–June 1939¹



¹ See table D-1.

Expenditures per inhabitant for all public aid and earnings of persons employed under Federal work programs in the first half of 1939 were more than three times as great as in the first half of 1933, while expenditures for general relief were only about two-thirds as great.

STATE ADMINISTRATIVE AND LEGISLATIVE DEVELOPMENTS

By June 1939 Federal-State public-assistance programs had been in operation for more than 3 years in a large number of States. Many of these States also had had experience in this field of public administration before Federal grants were available. Because of this ex-

perience, State legislative and administrative developments during the past fiscal year have been predominantly in the improvement of existing provisions for administrative organization, personnel, methods of operation, finance, and services to recipients. The legislatures of nearly all the States met in regular or special session during the year, and, in a large number of jurisdictions, the laws relating to public-assistance programs were materially revised. Although most of the States had passed beyond primary concern with new basic legislation and initial organization, many of the laws enacted during the fiscal year provided for major revision or modification of existing State programs or the reorganization of the State and local agencies responsible for the administration of these activities.

ORGANIZATION AND ADMINISTRATION

In general, the tendency noted in previous years toward integration of State and local public-welfare services within one State department of public welfare has continued. By July 1939, 34 States had consolidated the administration of all three approved public-assistance programs in a single State agency, an addition of 3 States in the year. In a number of States, the agency which administers the three programs for public assistance is responsible also for administering general relief and other allied types of public-welfare activities.

Several issues which were of major concern during the year and especially significant because of their direct bearing upon the maintenance of administrative responsibility within its conceded sphere of action, appear to have been satisfactorily resolved at least for the time being. As a leading example, the problem of the authority of the State agency to consider the ability of relatives to support an applicant for aid may be cited. The case of *In re Joanna B. Conant*,⁸ in which the Washington Supreme Court denied the agency's right to differentiate between self-sustaining and non-self-sustaining families in the determination of individual need, arose from the legislative withdrawal of the legal foundation upon which the agency might properly require performance of intrafamilial obligations of this character. The Washington Legislature, however, in company with legislatures in other States, reaffirmed the underlying principle of intrafamilial support and thus authorized the agencies to recognize family support as a recourse of the individual.

This issue of family support, in Washington, Missouri, and other States, has been found to be more or less confused with the purely legal issue as to the legitimate scope and limitations of judicial function in the determination of eligibility and need. While the courts so far

⁸ 197 Wash. 21, 84 Pac. (2) 273.

have been fairly consistent in giving effect to the legislative plan for a single State agency to supervise the counties in public-assistance matters, the relationship between the single State agency and the courts has continued to be troublesome. There are indications, however, that if no statutory appeal procedures are established, a court will grant a remedy for the denial of assistance only if allegations relating to unreasonable and arbitrary administrative action are properly supported.

A more basic threat, however, to the single State agency principle as laid down in the public-assistance titles of the Social Security Act appeared in several proposals to subject agency decisions to review or redetermination at the hands of other State agencies having administrative, financial, or quasi-judicial powers. Such power was claimed, for example, in relation to the Board of Examiners in Idaho which, if allowed, would have placed claims for public assistance on a par with contractual claims against the State.

A most significant issue and legal opinion are to be found in the case of *State ex rel. Dean v. Brandjord*,⁹ in which the Montana Supreme Court upheld the agency's discretionary power to work out an equitable basis for distributing an appropriation which applied to a 3-month period but was admittedly inadequate to maintain the case load over this period without some scaling of awards. The case is the more significant, however, in its approach to the Federal-State relationship. The court declared:

When the whole subject of relief for the aged indigent is taken into consideration, when the history of Federal and State legislation is given proper effect, when the national plan and the subsequently enacted State plans of the different States are understood, it would seem that none of the State plans, including our own, were ever devised to stand or operate without the cooperation of the Federal Government. If this be true, and we think that it is beyond question the outstanding theory of the whole matter, then it is obvious that our law must be construed, not as an independent act, but in conjunction with the Federal act—that is, the two acts must be administered together as a unified code of laws enacted by Congress and the State legislature for the complete and comprehensive control of the subject.

State legislation during the fiscal year was directed toward strengthening the supervisory authority of the State agency in relation to the agencies responsible for the administration of assistance in local communities. In several States, experience has demonstrated that, unless the State agency has the requisite legal authority and an adequate supervisory staff to coordinate local organization and operation of public-assistance activities, the State plans develop as groups of divergent local programs. The additional legal authority granted

⁹ 92 Pac. (2) 273.

to State agencies by recent legislation extends, in general, their power to establish and require State-wide standards of assistance, conformity to rules and regulations on detailed methods of administration, and enforcement of standards for personnel engaged in public-assistance programs.

Legislation authorizing or strengthening the authority of the State agency to safeguard the confidential character of records for all three public-assistance programs has been enacted by Alabama, Idaho, Louisiana, Maine, Michigan, Montana, Oklahoma, Oregon, and Tennessee. Delaware enacted similar legislation for aid to dependent children, and North Carolina and Vermont for old-age assistance. Minnesota also enacted a provision designed to authorize the State agency to safeguard the confidential nature of records; another State enactment authorized county welfare boards to publish all expenditures.¹⁰

Several States during the year adopted legislation pertaining to the personnel systems of State and local public-assistance agencies. Three States and Hawaii enacted civil-service laws, seven strengthened the statutory basis for departmental merit systems, and a number of additional States improved existing departmental merit systems or extended and strengthened personnel standards. On the other hand, one State repealed its civil-service law, others weakened their merit systems through legislation, and a number of States did little or nothing to remedy conditions under which selection of personnel is sometimes made on a basis other than capacity to perform the duties of the position. Although this latter group has established certain minimum standards of education and experience for various positions, the standards in some instances are so low as to be ineffective; furthermore, even in States which have more than nominal standards, political considerations have sometimes governed appointments and tenure and have led to substantial turn-over of staff, with detriment to the programs.¹¹

OPERATING STANDARDS AND PRACTICES

Many States modified by law standards of need and assistance, maximum payments to individuals, definition of exempt income and resources, provisions for recoveries and liens with respect to the estates of deceased recipients of aid, or requirements for the responsibility of relatives for the support of needy members of their families.

¹⁰ Effective July 1, 1941, an approved State plan must provide safeguards which restrict the use or disclosure of information concerning applicants and recipients to purposes directly concerned with the administration of public assistance.

¹¹ Beginning with 1940, all States which receive Federal grants must have provisions for the establishment and maintenance of personnel standards on a merit basis.

In general, the amendments enacted during the fiscal year showed increasing reliance upon the individual determination of need as a condition of eligibility for aid, together with greater liberality in estimating need.¹²

Standards of Need

By specific legislative requirement or administrative practice, all States specify that "need" is a consideration of eligibility for the three special types of public assistance, with varying provisions for exemption of certain types of property in consideration of need. Oklahoma now provides specifically that need is to be a condition of eligibility under all three types of public assistance, and Oregon has made the same requirement for old-age assistance and aid to the blind. In Oregon, aid to dependent children is now determined with respect to the resources and expenditures of the individual child rather than of the family. Provisions requiring the consideration of all resources in the determination of need have been enacted in Missouri for old-age assistance and aid to dependent children; in Nebraska, South Dakota, and Vermont, for old-age assistance; and in Washington, for all three programs. The Nebraska old-age assistance law now provides that assistance shall be determined on a budgetary basis rather than on the former basis of allowing \$30 a month minus other income. Under the Nebraska program for aid to the blind, assistance is to be determined with regard to the income, resources, and maintenance available; the requirement that persons whose income exceeds \$360 a year may not receive aid has been repealed, and the minimum payment for aid to the blind has been reduced from \$15 to \$5 a month. A new law in Idaho provides that sources of support, as well as income and resources, shall be taken into account in determining eligibility for old-age assistance and aid to the blind. An amendment to the Wyoming old-age assistance law limits the consideration of resources to the applicant's net income.

Under the Iowa old-age assistance law, income now includes gratuities from any source, although occasional gifts or personal earnings up to \$120 a year, rather than \$100 a year as formerly, may be exempted in determining need; an amendment to the law for aid to the blind exempts a recipient's earnings up to \$30 a month. In Washington, all resources are to be considered and old-age assistance is to be granted on a budgetary basis, but resources are not to include the homes, household goods, personal effects, or foodstuffs produced by the applicant for himself and his family. Effective January 1,

¹² Effective July 1, 1941, States which receive Federal grants must consider any income or other resources in determining the need and consequent eligibility of an individual for public assistance.

1940, Minnesota will raise its property limitation for old-age assistance from \$3,500 to \$5,000, and household goods, furniture, wearing apparel, and burial lots will be exempt from consideration. Arizona has exempted household furniture in determining resources of aged applicants. Under new provisions for old-age assistance, Texas exempts the resident homestead, \$1,000 in personal property of single applicants and \$1,500 if married, and \$1,000 in life insurance of which the cash or accrual value is not regarded as a resource, together with the financial resources of relatives other than the spouse; possession of more than \$360 in cash, however, disqualifies an applicant for old-age assistance.

Responsibility of Relatives

The provision relating to the responsibility of relatives for support of recipients of old-age assistance and aid to the blind has been repealed in Florida. Washington has provided that within the discretion of the State agency the ability of relatives to support an applicant for old-age assistance may be considered a resource. The Iowa old-age assistance law considers that a son or daughter with an income subject to the State income tax is able to contribute to the support of his parent, and Maine has provided that certain relatives shall be liable for the support of needy members of their families and has enacted provision for action against them. Oklahoma no longer disqualifies blind persons under 21 years of age merely because legally liable relatives are able to support the applicant.

Liens, Recoveries, and Property Transfers

Florida has repealed its provisions for recovery of payments and liens on estates of recipients of old-age assistance and aid to the blind. Kansas, Louisiana, and Oregon, on the other hand, have repealed the lien provision of their old-age assistance laws but retain recovery provisions. Recovery is now authorized under the program for aid to the blind in Louisiana but, in the Tennessee program for this type of aid, is restricted to cases of misrepresentation of the amount of property owned and cases in which prospective heirs are morally responsible and able but unwilling to care for the recipient of aid. Washington now provides for recovery from the estates of recipients under each type of aid, although enforcement is discretionary with the State agency, and Minnesota and Nebraska have recently enacted lien provisions for old-age assistance.

Florida and Maine now apply to recipients as well as to applicants the prohibition against transfers of property for the purpose of qualifying for old-age assistance. Maryland increased from 2 to 3 years for

the aged the period prior to application during which no transfers may be made and decreased the period from 5 to 3 years for the blind. On and after January 1, 1940, Minnesota will disqualify recipients of old-age assistance who transfer property in order to defeat the lien provision. In Kansas, transfers made with intent to prevent recovery from estates of old-age assistance recipients are voided.

Maximum Payments

On the whole, maximum public-assistance payments have been increased in most States which materially revised their statutes, particularly for old-age assistance. Connecticut has increased the maximum from \$7 to \$9 a week. In North Dakota the former maximum of \$30 a month minus other income has been repealed by an initiative measure and replaced by a minimum of \$40 a month minus income, although insufficiency of State funds has prevented application of the new standard. Oklahoma repealed its statutory provision for maximum old-age assistance payments, but the limitation still remains in the State constitution. For old-age assistance Washington has replaced its former minimum of \$30 a month minus income by a maximum of \$30 in assistance and resources. Wyoming has made permanent its former temporary provision that old-age assistance payments would be increased if and when the Federal act should be amended to provide for greater Federal participation. Vermont has reduced its maximum payment to the aged from \$30 a month to \$30 in assistance and income.

Services to Recipients

A few States have expanded the number and extent of services provided for public-assistance recipients. In Colorado, old-age assistance recipients and children receiving aid under the program for aid to dependent children are declared eligible for surgical and medical care for the prevention of blindness or the restoration of sight. Provision is also made in Colorado for paying funeral expenses not exceeding \$100 when the estate of a deceased recipient of old-age assistance is insufficient to meet such expenses and responsible relatives are unable to bear the cost. In North Dakota, recipients of old-age assistance have been declared eligible to receive sight-conservation services. In Oregon, medical and surgical care may be granted in addition to the maximum individual payment of \$30 a month under the programs for old-age assistance and aid to the blind.

Although public-assistance agencies are constantly confronted with the urgent medical needs of a large number of recipients, there have been only the most limited resources available for meeting those needs. During the past year an increasing recognition of the necessity

for developing State and local plans to provide medical care has been reflected in many legislative proposals and enactments, as well as by administrative action of agencies on the basis of general provisions in the State poor laws. The trend of this new State legislation is to broaden the definition of services which may be provided and to make specific the responsibility for medical care of the indigent. But while these recent provisions may in time remove some of the difficulties, there is little evidence that during the past year States have had sufficient funds to effect any substantial improvement in the scope, adequacy, or quality of general medical services provided to public-assistance recipients.

In a few States programs have been initiated to provide medical services to such persons, and, in addition, some local communities have developed programs for medical care. On the whole, however, even though State and local administrators are well aware of the need for extending the facilities for such care, there has been little progress because of the lack of funds and technical personnel. Attempts have been made to finance part of the costs of necessary medical care by including an item for health care in the individual assistance payment. This method has been of value where the total amount of the grant is adequate to meet the other essential needs and where the health allowance has been determined on the basis of a sound budget. While this plan may be utilized for those health costs which are continuing and predictable, the medical needs of many recipients cannot be met adequately by the inclusion of a regular allowance in the monthly payment; in most instances the cost of care cannot be estimated in advance.

The medical needs of the blind are probably met more adequately than those of other needy groups. In the administration of this program there has been an extension of measures designed to assure a high quality of medical services and to emphasize preventive aspects. In 37 of the 42 jurisdictions administering aid to the blind a supervising ophthalmologist is responsible for the medical aspects of the program. A change in emphasis and scope is also reflected both in legislation and in administrative regulations expanding the responsibilities of the State agency to include rehabilitative services as well as financial aid to blind individuals. These developments were undoubtedly stimulated by the studies of blindness which were carried on in a number of States as well as by the actual experience of the States in meeting the needs of blind persons. Several State agencies have reported applications from blind persons whose vision could have been conserved or restored if agency policy and funds had permitted treatment when the applicant had first applied for

assistance some months earlier. Progressive development in this field requires further extension of professional medical supervision as well as continued study of administrative and statistical reporting methods.

Louisiana no longer denies assistance to persons who refuse to accept treatment for restoration of sight, and Oregon has rendered such denials optional rather than mandatory. The North Carolina law now defines blindness in economic instead of ophthalmic terms, and Colorado and Michigan have authorized the State agencies to prescribe the ophthalmic definition of blindness.

Residence and Citizenship Requirements

A tendency to liberalize requirements for residence, citizenship, and other conditions relating to eligibility for the special types of public assistance may be noted from State legislative action during the year, although in some instances requirements have been made more rigorous.

With respect to residence, West Virginia reduced its requirement for old-age assistance to 1 year, and West Virginia and North Carolina similarly reduced their residence requirements for aid to the blind. North Carolina also reduced its residence requirement for old-age assistance to 2 out of the preceding 5 years (and also, by regulation, considers those eligible who have lived in the State for 5 of the last 9 years). Maryland now considers eligible for aid to dependent children, among others, a child whose "parent"—rather than, as formerly, whose "mother"—has resided in the State for 1 year prior to application. A child born in Oklahoma, whose mother has resided in the State for 1 year prior to application, was made eligible for aid to dependent children; and, by construction, a child whose mother has resided in the State for 1 year preceding birth is also eligible. In Utah, recipients of old-age assistance who change county residence are to remain charges of the county of former residence for 9 months. Kansas raised its residence requirements for old-age assistance and aid to the blind from 1 year to 5 out of the last 9 years, and Michigan did likewise with respect to aid to the blind.

Oregon, South Dakota, Oklahoma, and West Virginia eliminated the citizenship requirement for old-age assistance; Oklahoma, West Virginia, and Colorado did the same with respect to aid to the blind; and Oklahoma did likewise with regard to aid to dependent children. As an alternative to a citizenship requirement for old-age assistance, North Carolina has provided 10 years' residence in the United States plus a declaration of intent to become a citizen, and North Dakota requires 30 years' residence in the United States. From its require-

ment of 25 years' residence in the United States as an alternative to citizenship, Iowa has eliminated the requirement that an applicant for old-age assistance shall have thought himself to be a citizen. Maine and Florida have imposed a citizenship requirement for old-age assistance. Texas has provided that aid to dependent children may be granted only with respect to children who are citizens of the United States. The prevailing trend toward elimination of citizenship as an eligibility requirement indicates that States are recognizing the humanitarian considerations involved in the operation of welfare programs as uniformly as possible in relation to all who live within the same jurisdiction, regardless of civil status.

Age and Other Conditions of Eligibility

Louisiana, Kansas, and Colorado have eliminated the age requirement for aid to the blind. In Michigan, where by regulation a maximum age of 16 years had been established for aid to dependent children, a statutory limitation of 17 years has been established. Oregon, Delaware, Colorado, and Montana will liberalize their programs to include children up to 18 years of age when the Social Security Act permits such Federal matching on behalf of children up to that age.¹³ Louisiana enacted legislation for the aged and the blind, and Nebraska, New Hampshire, and West Virginia for the aged, which will make it possible for residents of private institutions to be eligible for assistance. Utah and Michigan no longer disqualify from old-age assistance persons who have committed a felony within a specified time. Michigan no longer disqualifies applicants because of desertion; and Iowa and Michigan no longer disqualify "professional tramps and beggars."

Home of Dependent Child

Oregon deleted a reference in its law to the suitability of the home of a child for whom aid is granted. Pennsylvania expanded its definition of a dependent child to correspond with the definition in the Federal act, so that children living with relatives other than the mother may be eligible.

In actual administration, questionable methods of limiting the rolls for aid to dependent children are used in certain jurisdictions. Assistance sometimes is denied to mothers with one child on the ground that such women may more easily work outside the home, although the State law makes no such distinction. Some States deny assistance to mothers whose prior conduct or standard of housekeeping does not conform to certain preconceived notions on the part of the local com-

¹³ Beginning with 1940, when the child is regularly attending school.

munity without giving adequate consideration to the fact that financial assistance, coupled with such other services as might be necessary in the individual situation, might materially improve home conditions and permit the development of normal family life for the children.

ADEQUACY OF STATE RESOURCES

The wide range reported in previous pages in the relative numbers of recipients of public assistance in the various States and in the amounts of assistance payments is a reflection of many factors but, among them, primarily of the funds available in the State for these and other public purposes and of State policy in the use of such funds. Although Federal grants have increased substantially the total amount available for needy persons, it seems clear that in many States appropriations for the special types of public assistance are inadequate to provide for all applicants eligible under the State law or to provide a level of assistance which will effect the purposes of both the State and Federal legislation.

On June 30, 1939, there was an average for all States of about 13 pending applications for old-age assistance per 100 recipients. The number ranged from 0.9 per 100 recipients in Utah to 204.2 per 100 in Georgia. For the 42 jurisdictions with approved plans for aid to dependent children, applications pending on that date averaged 22 per 100 families receiving this type of assistance, and in 9 jurisdictions the number of pending applications was one-third or more of the number of families on the rolls. In the 42 jurisdictions with approved plans for aid to the blind, applications for assistance pending on June 30, 1939, averaged 12.5 per 100 recipients, with a range from 0.5 per 100 in Massachusetts to 110 per 100 in Georgia.

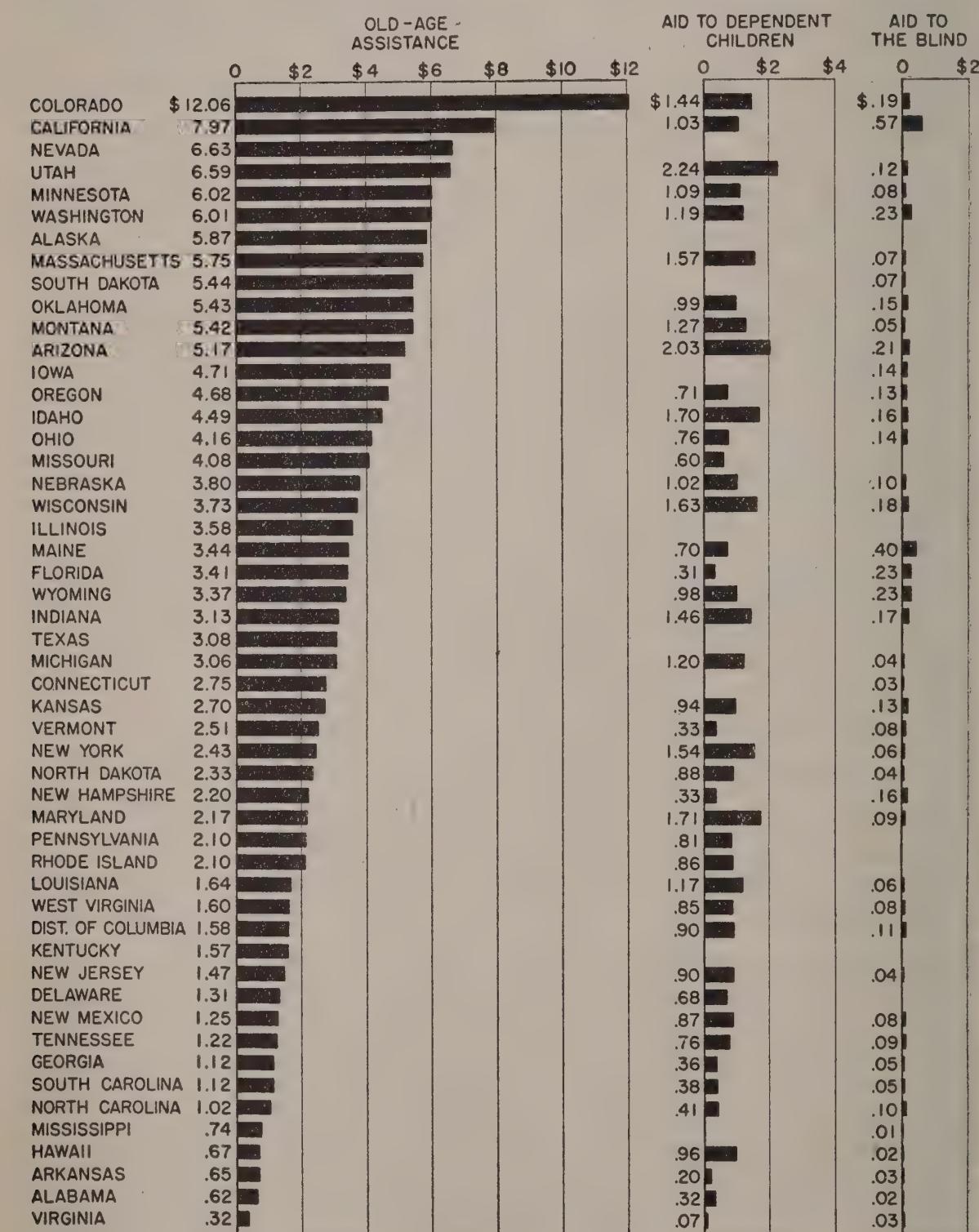
Although it cannot be assumed that all applicants are entitled to aid under the State law, the waiting lists undoubtedly include many persons who are in acute need and unable to obtain help from other sources, especially in view of the inadequate resources for general relief in many areas. In most States with the longest waiting lists, average payments are low. Unless additional funds are provided, additional recipients can be placed on the rolls in these States only through a lowering of the present inadequate level of grants and an even thinner spreading of the available funds. The Board has urged officials in States with large numbers of pending applications and in those with low payments to reexamine the basis for financing the State public-assistance program to determine whether other sources of revenue might be made available. It seems clear, however, that some States may not have the economic capacity to undertake a sound

program of assistance on the present bases of Federal matching and at the same time maintain other essential governmental functions.

Allocation of Available Funds

In some States interest in old-age assistance has resulted in a disproportionate division of the available State and local funds

CHART 29.—Public assistance: Amount per inhabitant for payments to recipients in States with plans approved by the Social Security Board, fiscal year ended June 30, 1939¹



¹ See tables D-6, D-7, and D-8.

among the various welfare activities, notably with respect to general relief for needy persons. Among the special types of public assistance there have been marked differences in the rate of development of the programs for old-age assistance and aid to dependent children. While all payments for old-age assistance in the United States in June 1939 represented an increase of more than 500 percent over the amount paid for August 1935, when the Social Security Act became law, the increase in total payments for aid to dependent children in the United States was only 175 percent. In the fiscal year 1938-39 expenditures for old-age assistance ranged from 32 cents per inhabitant in Virginia, where the program is in an early stage of development, to \$12.06 in Colorado. In States administering Federal funds under the Social Security Act, expenditures per inhabitant for aid to dependent children ranged in 1938-39 from 7 cents in Virginia, where this program also was recently established, to \$2.24 in Utah; expenditures for aid to the blind, from 1 cent in Mississippi to 57 cents in California (chart 29). In States which administered Federal funds for these purposes throughout the fiscal year 1938-39 the lowest expenditures per inhabitant for the three special types of public assistance were: for old-age assistance, 62 cents per inhabitant in Alabama; for aid to dependent children, 20 cents per inhabitant in Arkansas; and for aid to the blind, 2 cents per inhabitant in Alabama.

Appropriate development of the program for aid to dependent children has been retarded by the relative inadequacy of State and local appropriations for this purpose and by the fact that the proportionate Federal participation has been only one-third in this program and is fixed, with respect to individual payments, at relatively low maximum limits. Moreover, as a whole, in the programs for aid to dependent children a larger proportion of the non-Federal share of the cost has been placed upon local tax sources than is the case in old-age assistance. Because only a few States have developed effective systems of equalizing costs among the local subdivisions, reliance upon local revenues may further restrict the funds available.

Special Needs of Dependent Children

The inadequacy of financial provision for dependent children in many States has not been confined to low levels of assistance payments or inability to grant aid to large numbers of eligible children. In many parts of the country the State and local funds made available for the administration of aid to dependent children have not been sufficient, even when supplemented by Federal grants, to permit the agencies to develop the basic services which are necessary in all public-assistance activities and essential in a program affecting the welfare of

children. The basic law of all States has recognized the principle that society has a responsibility toward every underprivileged child, a responsibility to the child and to society itself, for protection and for provision of material and cultural needs during the formative period of his life. The dependent children eligible for aid under the Federal-State program are under a special handicap because they have been deprived of the support or care of their normal breadwinner. In some cases neither parent is alive, and the agency must arrange for placing the child in the home of a near relative. If children in these circumstances are to have proper preparation for adult life, the agency responsible for their care must have sufficient financial resources and sufficient competent staff to provide or to arrange such services as may be necessary in the individual situation. These services are not only those, such as medical care, which relate to the physical development of the child but also those psychological, educational, and recreational services which will aid the child in overcoming the social handicaps under which he finds himself and in adapting himself to the community of which he is a part.

State and Local Financing

Although the Social Security Act requires that State public-assistance plans shall be operative on a State-wide basis and contemplates that substantially the same level of care shall be provided to similarly situated individuals in all local subdivisions, reports from many States show wide variations in the amount of assistance and the type of service afforded in the local community. Some of these variations may be attributed to differences in the extent of need and in the cost of living in various parts of the State. It has become increasingly clear, however, that the major difficulty arises from the inability of many local governmental subdivisions to carry the share of public-assistance costs for which they are responsible under some State plans. The States have begun to recognize this problem and have attempted to alleviate it. During the last fiscal year 13 States have decreased the proportion of public-assistance costs to be borne by local governmental subdivisions. The need for more substantial State participation in the cost of administration in the local community has also been increasingly recognized.

Idaho, Louisiana, and Washington have provided for State financing of the non-Federal share of the costs of all three special types of public assistance which was previously carried by local governmental subdivisions. Local contributions toward old-age assistance have been decreased in Indiana, Oregon, and North Dakota, and Vermont has decreased the local share for aid to dependent children. A change in

the Maryland law for aid to the blind reduces the counties' share of assistance costs to 35 percent and increases the State's share to 15 percent. The county share of administrative costs has been decreased in Wisconsin for aid to dependent children and in Colorado for all three programs. In Oregon, the State is now authorized to assume the total administrative costs of the county agencies for all three programs. In Utah, the counties' share of assistance costs remains fixed at 15 percent, but county tax levies for assistance purposes are now limited to 5 mills and the State is required to make up any deficiency. The counties' share in Montana is to be proportionately reduced in the event that Federal participation in aid to dependent children is increased. In Nebraska, State funds are now distributed to the counties on a needs basis rather than according to population. In Maine, local contributions for old-age assistance, to equal 25 percent of the cost up to a maximum of \$800,000 per year, have been instituted.

INTERSTATE AGREEMENTS

Since nearly all States require a specified period of residence as a condition of eligibility for public assistance, interstate agreements are desirable to make it possible to provide assistance to certain individuals who would not otherwise be eligible and to furnish a vehicle for the exchange of information and documents pertaining to the eligibility of applicants. Though such arrangements would be advantageous to the States as well as to the recipients, they have not as yet attained any substantial degree of development. Among such arrangements, perhaps most advantageous would be mutual agreement to authorize out-of-State payments. A recipient of old-age assistance in one State, for example, may wish to move to the home of a relative in another to better his condition and at the same time reduce his need for assistance. Such a step is obviously to the advantage of the paying State and of the recipient. Though only a few State laws now permit payments to individuals who have left the State, it is believed that many State laws will be changed to permit such action once its advantages are realized. Out-of-State payments entail need for the supervisory services of the agency in the State in which the recipient resides. Any extensive system of agreements might well include some arrangement whereby at least part of the cost of such services is paid by the agency on whose behalf the service is rendered. During the year legislation was enacted in North Carolina, Michigan, North Dakota, and South Dakota authorizing reciprocal agreements with other States regarding the care and transportation of nonresidents and transients.

FUTURE DEVELOPMENTS

Reference already has been made to certain further steps which the Board believes would expedite progress in the public-assistance program, among them the provision of Federal funds on a matching basis for administration of State programs of old-age assistance and an increase in the maximums for payments for aid to dependent children which can be considered in computing the amount of the Federal grant to the State. That the present limitation to \$18 a month for the first child and \$12 a month for each additional child aided in the same home is too low to meet the needs of many families has been amply demonstrated by experience. A majority of the States without limitations in their own laws made larger assistance payments to a substantial proportion of the families they accepted during the fiscal year 1937-38. It was evident also that the existing limits on Federal contributions tended to scale down monthly payments in a number of States without statutory limitations on the amount of individual monthly payments. Most of the States limiting payments by law to the amounts which may be considered in determining Federal grants found it necessary to award the maximum to a large proportion of the families approved for assistance.

During the fiscal year the Board has given much consideration to methods whereby Federal grants to States for public assistance might be related more closely to the varying needs of the States. Many proposals were considered and analyzed to devise a sound and equitable means of adjusting Federal grants to meet the relatively greater needs of some jurisdictions. The Board has recognized that data which might serve as a basis for appraisal of the relative economic capacities of the respective States are limited and far from satisfactory. Any formula for variable grants which might be devised on present rough estimates would undoubtedly have to be revised in the light of experience. Studies of the economic resources of the States and of the use of State revenues are being continued by the Board and by several States in the effort to arrive at an acceptable measure of their ability to increase average payments under their programs, to reduce waiting lists of eligible applicants, and to provide the amounts necessary for effective administration. If the Federal-State program of public assistance is to provide at least a desirable minimum for needy groups throughout the Nation, it would appear necessary for Federal funds to furnish a relatively larger part of the cost in the areas where State and local resources are inadequate, just as some States defray a larger proportion of public-assistance costs in counties which have inadequate resources.

In previous pages mention has been made also of lines of development within the States which the Board believes of great significance for the future of the public-assistance program. Among these may be mentioned the coordination of activities within a State relating to the provision of financial aid for persons in need; the development of services essential to the well-being of the aged, the blind, children, and others for whom the State or locality has assumed financial responsibility; and the increasing emphasis on personnel standards and programs of staff development to promote standards of administration which will ensure effective and economical use of public funds and constructive service on behalf of recipients. While certain gaps and discrepancies remain and are the concern of both the Board and the States, the public-assistance program provides impressive evidence of the feasibility of Federal-State collaboration and of the progress that such collaboration can effect toward acceptable standards of national well-being.

COORDINATION, MANAGEMENT, AND PLANNING

THE Social Security Board is responsible to an extent possibly greater than any other Federal organization not only for close and continued cooperation with all States but also for the conduct of operations which directly affect the well-being of a majority of the families of the United States.

These responsibilities entail, on the one hand, coordination of Federal policies and procedures in use from the Atlantic to the Pacific and, on the other, careful regard for differences in the circumstances which arise in the various areas of the country—differences which Congress recognized in basing all but one of the act's programs on plans initiated by the States. The Board's responsibilities also require continuing contact with a very large segment of the public who have actual or potential rights or duties in connection with the social security program; public understanding is essential to economical and efficient operation at both Federal and State levels. Since several Federal departments are concerned directly with administration of the Social Security Act and the responsibilities of others are closely related, it is essential from the standpoint of both the Federal Government and the States that there be cooperation in all Federal activities which are relevant to the administration and objectives of the Social Security Act. The administrative organization of the Board has been designed to reflect both the need for coordination of policy and planning and for decentralization of activities, insofar as is practicable, to permit direct and close contact with State agencies and, in connection with the federally administered old-age insurance system, with employers, covered workers, and claimants for benefits.¹

ADMINISTRATIVE ORGANIZATION

The members of the Board are responsible for general policy formulation and the determination of organization and procedure, for promulgation of rules and regulations governing Board action in the

¹ The organization here described is that which, in general, has been in effect since establishment of the Social Security Board and throughout the fiscal year 1938-39. Certain changes made after the close of the year under the Reorganization Act of 1939 and Reorganization Plan No. 1, establishing the Federal Security Agency, are summarized in the supplementary statement appended to this report. See also the functional chart, facing p. 187.

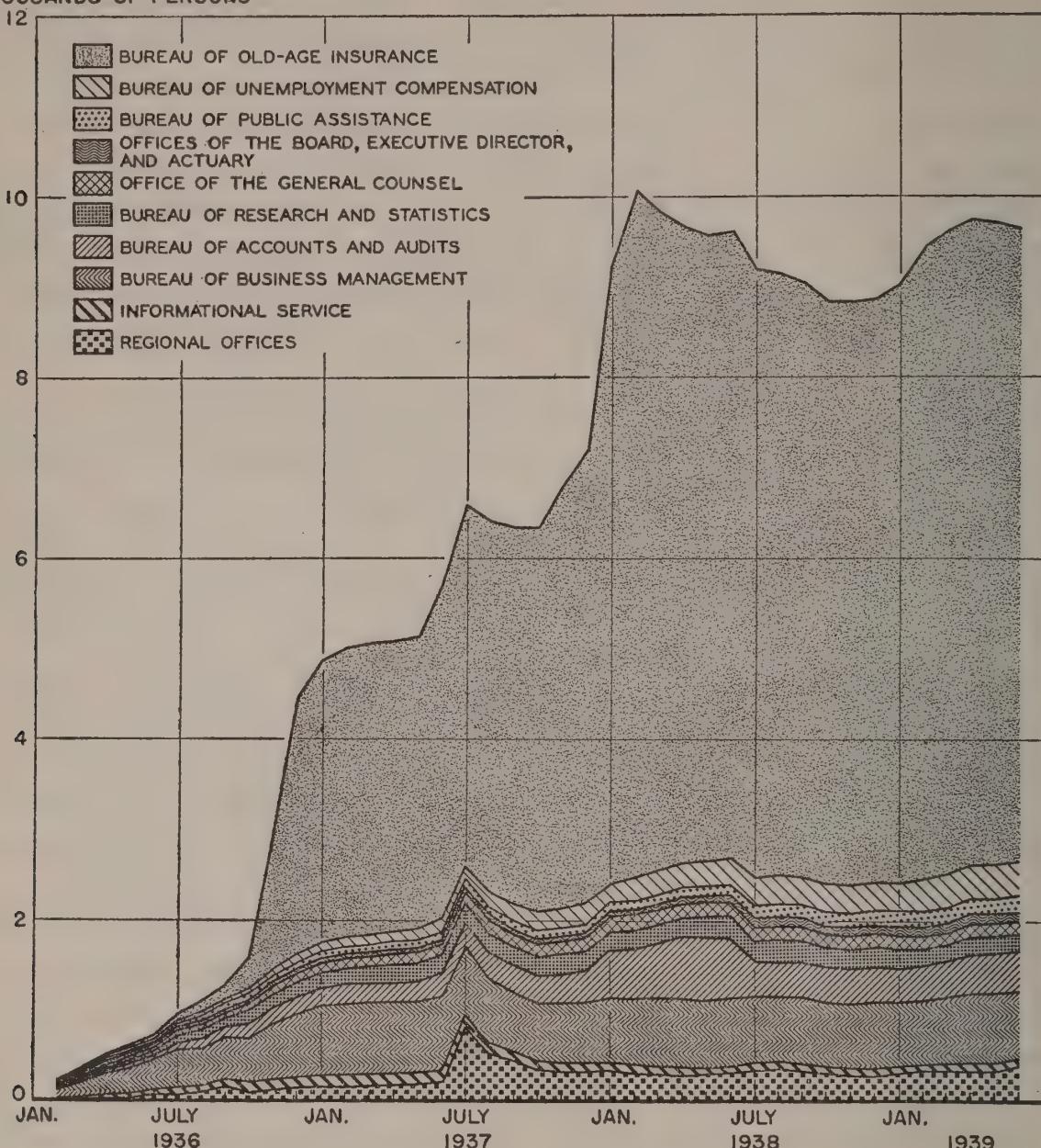
areas for which the Board carries Federal responsibility, for approving State laws and plans under the terms of the Social Security Act, for certification of payments to States under the Federal-State programs and to individuals under the Federal old-age insurance system, for certification of State unemployment compensation laws with respect to employers' eligibility for normal and additional credits against the Federal unemployment tax, and for study and recommendation concerning methods of providing social security. Actions of the Board are based upon material developed by the bureaus and offices of the Board, presented through the Office of the Executive Director.

The Executive Director is responsible for administration and coordination of all activities of the Board in Washington and in the field. Under his supervision, similar responsibilities are delegated to the directors of each of the 12 regions, who maintain contacts with the agencies of the States included in the region and supervise all activities of the Board in that area. Policies or procedures approved by the Board are transmitted to the regional offices through the Office of the Executive Director for use in Board operations. Through their contact with operations in these areas, the regional directors are in a position to recommend to the Executive Director and the Washington staff lines of policy or procedure designed to promote the development of Federal or State aspects of the program. To the staff of each regional office are assigned representatives of the bureaus which carry general responsibility for the several programs and representatives of bureaus and offices which maintain services, on behalf of the whole organization, in the fields of law, research and statistics, accounting, and public information. Through their contact with field operations these representatives, in turn, are in a position to advise the Washington staff concerned with the program or special activity. This regional organization has proved exceptionally advantageous in providing two-way channels of communication between the Board and the States, permitting interpretation and coordination of Federal and State developments at both levels of government.

The Office of the Executive Director maintains close relations with the regional offices to ensure that Board policies are uniformly interpreted and applied. Coordination of Federal-State relations is exemplified by a State technical advisory service maintained in the Office of the Executive Director. In collaboration with the bureaus concerned with the programs, this service unifies the Board's policy regarding the establishment and maintenance of personnel merit systems in the operation of Federal-State programs of public assistance and unemployment compensation and develops standards to guide

CHART 30.—*Personnel of the Social Security Board, February 1936–June 1939*

THOUSANDS OF PERSONS



States in this field. A division of coordination and procedure in the Office of the Executive Director assists in the review of all procedures and material originating in the several bureaus and offices to assure consistency and conformity with established policy. The Executive Director maintains contact and effects coordination between the Washington office and the regional and Territorial offices through a field operations division.

In Washington primary responsibility for the programs indicated by their respective titles is borne by the Bureaus of Old-Age Insurance,² Unemployment Compensation,³ and Public Assistance. Under the general supervision of the Executive Director, these bureaus carry

² Since September 6, 1939, the Bureau of Old-Age and Survivors Insurance.

³ Since August 19, 1939, the Bureau of Employment Security.

major responsibility for the development of material on which administrative policies of the Board are based, for departmental operations, for technical supervision of their regional representatives, and for analysis of administrative developments. Since the old-age insurance program is wholly Federal in operation, the Bureau of Old-Age Insurance is implemented by the extensive field organization to which reference has been made in previous pages. Field office operations are planned and directed by that Bureau; the general supervision of the field offices and coordination with all other Board activities within a region are the responsibility of the regional director.

The Board maintains in Washington five service bureaus and offices which furnish, insofar as is practicable, unified services for the whole organization in such areas as business management and personnel administration, accounting, legal counsel, research and analysis, and public information. These staff or service units are the Bureau of Business Management, the Bureau of Accounts and Audits, the Office of the General Counsel, the Bureau of Research and Statistics, and the Informational Service.⁴ The Office of the Actuary serves the Executive Director and the Board in aspects of long-range planning indicated by its title.

The results of the past year's operations have been summarized in the preceding chapters in terms of the programs for which the Board carries responsibility. In each of those programs many of the bureaus and offices of the Board have played their part. The following pages bring together functional aspects of the year's activities which have been significant in management, planning, and coordination of administration.

PERSONNEL ADMINISTRATION AND BUSINESS MANAGEMENT

Activities relative to the personnel of the Board are the responsibility of the Bureau of Business Management, which recruits, classifies, places, and trains personnel and maintains standards of personnel administration. During the first years of operation, personnel activities were concentrated on selecting and training personnel to perform the many and varied functions of the insurance and assistance programs new to Government practice in scope or volume. As of June 30, 1939, the total number of persons employed by the Board was 9,661, a net increase of only 49 over the total at the close of the preceding year. Chart 30 indicates the rapid growth in numbers from 202 in February 1936, when Federal funds first became available

⁴ In September 1939, the functions and personnel of the Office of the General Counsel were transferred to the Office of the Administrator of the Federal Security Agency to serve all units of that agency, and plans were made for similar transfer of personnel functions of the Bureau of Business Management.

for staffing and operating the Board, to a maximum of 10,059 reached in February 1938. That maximum included many persons employed on a temporary basis to aid in establishing the wage-records system and to post wage returns. When accounting operations had attained a current basis and other initial emergency work had been completed, the services of most temporary employees were no longer required. During the present year the number of employees has been within the range of 8,800-9,800.

Of the personnel employed at the close of the year, 9,535 or 98.7 percent were in the classified civil service; the remaining 126 employees were attorneys, experts, or others excepted from civil-service requirements under the terms of the Social Security Act. Many of the personnel with expert status are consultants who receive remuneration for their services only for short periods of actual employment. The proportion of personnel employed without civil-service status was reduced from 1.8 percent of the total in July 1938 to 1.3 percent in June 1939.

A Council of Personnel Administration was created by the Executive Order of June 24, 1938, which provided for the establishment of a "career" system in the classified civil service through several basic changes in the rules and regulations governing the service at that time. The Council appointed committees to study the various changes in procedures needed and to collaborate with the Civil Service Commission in promulgating the necessary regulations. The basis of the system is to be "promotion within the service" through competition. Formal recommendations approved by the Council of Personnel Administration were submitted to the Commission, which has nearly completed regulations providing for promotional examinations. The Board, in this connection, is particularly fortunate inasmuch as its personnel functions and policies have been maintained since its establishment in line with those formulated in the President's Order.

As the development of the programs administered by the Board reached a more stable level, personnel needs became more easily predictable. The effectiveness of the Board's policy of promotion from within is evidenced by the fact that new appointments in the past fiscal year were almost all at the lowest grades in each of the three categories (custodial; clerical, administrative, and fiscal; and professional). Despite the lack of expansion, approximately 1,600 new appointments (including temporary appointments) were made during the year, and more than 3,500 change-of-status actions within the organization were completed. Replacement of personnel was necessitated by two factors. Because of promotion from within, the

lower grades of the services were in constant need of replenishment even in relatively stable periods. The second factor was loss of employees by transfer or resignation. Among the reasons for this turn-over were offers of higher-paying positions in other Government agencies or in private industry and opportunities for employees to obtain field positions in locations which they preferred.

Staff Training and Educational Facilities

To promote staff efficiency and to enable ambitious employees to avail themselves of a more complete knowledge of the Social Security Act and the Board's functions, training classes have been conducted throughout the year for departmental and field personnel. The appointment in November 1938 of an employee counselor was an innovation in Government personnel practice. The objective of the service is to promote the general welfare of all employees by endeavoring to obtain a more satisfactory occupational and personal adjustment of individual workers who request advice.

One of the most important functions of the Bureau of Business Management is the maintenance of library facilities and services. Circulation of publications used as work or reference materials reached a total of 105,244, an increase of 2,704 over the previous year, and 82,815 copies of bills, hearings, records, and bulletins were distributed to the staff of the Board and collaborating agencies. The Board's subject headings selected for cataloging publications on public welfare and social insurance were approved by the Special Library Association at its yearly meeting. When this list of subject headings is revised, it will be duplicated for use throughout the country as a standard for cataloging publications in these new fields of public administration.

Other Service Functions

Among other functions for which it is responsible, the Bureau of Business Management selects office quarters and allots space; procures, stores, distributes, and maintains inventories of supplies and equipment; handles printing orders and duplicates processed material; furnishes centralized filing, clerical, stenographic, typing, and messenger services; issues travel orders; and answers nontechnical inquiries.

At the close of the fiscal year the departmental activities of the Social Security Board, including the accounting operations of the Bureau of Old-Age Insurance in Baltimore, occupied a total of 581,069 square feet of space, at an annual rental of \$334,839.76—an increase of 77,781 square feet in space and \$17,999.30 in annual rental as compared with the previous fiscal year; the additional space was provided for the Baltimore offices where wage records are maintained. Regional offices of the Board occupied 71,483 square feet for which an

annual rental of \$75,372.66 was expended, representing an increase of 9,481 square feet with a corresponding increase of \$6,821.20 in rental cost. During the fiscal year there has been a net increase of 11 field offices, but, through reduction of space generally, it was possible to reduce total annual rentals for these offices. A considerable portion of this saving resulted from increased occupancy in Federal buildings. At the end of the fiscal year 137 field offices, 42 percent of the total, were occupying federally owned space.

The scattered location of the Board's departmental offices continues to present almost insuperable difficulties in maintaining prompt services and efficient operations. Contracts for building new quarters for the Board, authorized during the previous fiscal year, have been awarded and work has been begun. The new offices will greatly facilitate operations now necessarily maintained in widely separated buildings.

FINANCIAL MANAGEMENT

Responsibility for maintaining the accounting control of the Board's finances is lodged in the Bureau of Accounts and Audits. The Bureau coordinates the fiscal activities of the Board with the policies of the Bureau of the Budget, the Treasury Department, and the General Accounting Office. Its functions also include review of payments for assistance and for administration in connection with grants to States under titles I, III, IV, and X of the Social Security Act. This Bureau compiles the annual budget estimates for salaries and expenses of the Board and, in collaboration with other bureaus, the estimates for grants to States for public assistance and unemployment compensation administration.

Appropriation accounts are kept according to apportionments, allotments, obligations, and expenditures. The system is so operated as to make possible the issuance of daily statements of the balances in the individual allotment accounts of all bureaus and offices, and semimonthly statements showing detailed charges by objects of expenditure for the various organizational units. A preaudit examination is made of all vouchers for expenditures from appropriations of the Board, and all incoming receipts are verified. All disbursements are made upon an administrative preaudit, except those involving disputed matters of law or of fact, which are transmitted to the General Accounting Office for settlement in accordance with regulations of that office. The quarterly public-assistance estimate of each State is examined to determine the adequacy of the financial provisions made by the State and its political subdivisions. In its

relation with the States, the Board imposes only such financial restrictions and exercises such accounting control as will assure reasonable compliance with the fundamental objectives of the several titles of the Social Security Act.

In the furtherance of sound fiscal administration, an accounting-system service is maintained in connection with public-assistance activities. Accountants act in an advisory capacity to the States in installing accounting systems and procedures and in studying the effectiveness of existing systems. Public-assistance accounts are regularly audited in each of the 12 regions by a staff of field auditors operating under the immediate supervision of a chief auditor. The work involves a review of the summary appropriation and fund accounts, verification of the State's determination of the eligibility of assistance recipients, and a detailed audit of payments. Because of the scope of the public-assistance program, the field audits entail a large volume of work. During the past fiscal year approximately 30 million payments under 135 State plans were subject to audit.

Under the Board's original plan of organization, the accounting-system service for unemployment compensation was placed in the Bureau of Accounts and Audits, which furnished consulting services to State agencies and to the Bureau of Unemployment Compensation on fiscal systems and procedures. Upon completion of the pioneer work relating to the design and installation of accounts and wage records in the States, the Board transferred the function and the remaining personnel engaged in this work to the Bureau of Unemployment Compensation to consolidate this service with the development of administrative standards and practices. As in public assistance, detailed field audits are also made, through the regional office, of administration accounts of unemployment compensation agencies and employment services. This audit informs the Board as to compliance with the provisions of the Social Security Act and with the budgetary limitations prescribed by the Board for necessary expenses. As an incident of the audit of administrative expenses, the book balances in unemployment compensation fund accounts are reviewed and analyzed. The Board does not make a detailed audit of receipts from contributions or payments for benefits under State unemployment compensation laws.

Expenditures of sums appropriated to the Social Security Board for the fiscal year 1938-39 amounted to \$324.9 million, of which \$20.9 million, or 6.4 percent of the total, was for administrative expenses (salaries, expenses, and old-age insurance wage records) and \$304.0 million, or 93.6 percent, for grants to States with approved unemploy-

ment compensation laws and public-assistance plans (table A-3). Of the Board's administrative expenses for the year, slightly less than \$16.0 million, or about 77 percent of the total, was for salaries, 3 percent was for rental of office space, and 20 percent for other administrative expenses (table A-2). For appropriations, transfers, and other fiscal data relative to the old-age reserve account, see appendix table A-6 which summarizes figures furnished by the Treasury Department.

LEGAL COUNSEL

With the development of the programs as operating realities, the number of legal problems of administration and interpretation confronting the Board has increased, and widespread State legislative activity in the past fiscal year has entailed consideration of a large volume of proposed and enacted amendments to approved State laws and plans. Legal aspects of these and other questions arising in connection with programs administered or supervised by the Board, analysis of the conformity of State plans and laws with the provisions of the Social Security Act and the Unemployment Tax Act, and analysis of the eligibility of individuals for benefits under the Federal old-age insurance program are responsibilities of the Office of the General Counsel. During the fiscal year that office carried added responsibility for advising the Board in the formulation of its recommendations for amendments to the Social Security Act and for furnishing information or assistance requested by congressional committees in their consideration of various proposals.

Litigation during the year raised many more questions of statutory application than of statutory validity. No cases have directly involved the Social Security Act except a few relating to the application of the taxing provisions formerly included in that act. None of these Federal cases has as yet resulted in a decision of far-reaching consequence. Actions involving State laws, however, have increased in number. The Board has complied with the requests of State counsels for assistance and suggestions by aiding them in presenting to the courts the broad and fundamental phases of the social security program and in assembling well-considered court precedents embodying interpretations in accord with sound social objectives. Most State actions during the year involved State unemployment compensation laws and presented, in the main, questions of liability and coverage. Appeals from the denial or award of benefits, however, seem likely to become the major area of future unemployment compensation litigation.

OLD-AGE INSURANCE

In old-age insurance, likewise, coverage questions are of great moment, and, although questions of multistate employment do not arise in this completely Federal system, coordination of coverage opinions under title II of the Social Security Act with those of the Bureau of Internal Revenue under the taxing provisions is a continuing responsibility of the Board's legal staff. During the year the General Counsel's Office revised and amended the Board's regulations concerning the old-age insurance program and audited and reviewed on legal grounds the files of benefit claims.

UNEMPLOYMENT COMPENSATION

Continuing legal functions relating to unemployment compensation may be divided into three classes: Rendering advice and performing legal activities in connection with the development and execution of the Board's functions and policies under the Social Security Act and Unemployment Tax Act; analyzing State legislative and administrative operations in the light of the provisions of those acts and of the policies and standards established by the Board; and studying State regulations, general interpretations, legal opinions, and court decisions to ascertain policies, trends, and problems. Since the Board is concerned with the integration of the legal as well as other aspects of unemployment compensation programs in the 51 jurisdictions, the Office of the General Counsel is concerned with the coordination of coverage rulings under Federal and State laws, the coordination of constructions accorded by the State agencies to similar statutory provisions relating to eligibility for benefits and disqualification from benefits, the legal aspects of the integration of State unemployment compensation systems with the Federal railroad unemployment insurance system, and the preparation of basic research memoranda relating to these subjects.

PUBLIC ASSISTANCE

The Social Security Board's concern with legal phases of the operation of public-assistance programs during the year may appropriately be considered as of two types: on the one hand, analysis of State action in relation to the Social Security Act in terms of legislative proposals, laws, plans, and appropriations; and on the other, research, interpretation, and development of law and legal principle from the standpoint of the major long-term issues of general applicability. The

first type was particularly significant during the year because nearly all State and Territorial legislatures were in session. Legal interpretations based on the study and appraisal of numerous bills and statutes formed the basis of recommendations to the Board and advice to the States. The second type of legal activity included the evaluation and comparison of judicial and social trends as exemplified in judicial and legal precedent which led to the formulation of a legal background for Federal principles, policies, and decisions in the Board's dealings with individual States.

There are a number of underlying legal problems of general concern in the administration of public assistance. For example, the Office of the General Counsel studied the history and present status of laws in relation to settlement and residence as related to eligibility for relief and completed a comprehensive survey of the functions and powers of State attorneys general as they affect public-assistance programs. Certain problems of constitutional law were analyzed in relation to the program for aid to dependent children, such as proposals to condition the eligibility of the child upon the citizenship status of the parent or other relative, the implications of the so-called suitability-of-home provisions contained in certain State laws as affecting the constitutional guaranty of religious freedom, recognition of the rights of unborn children, and the supervisory authority of the juvenile court and agencies to which the court may have committed needy children. Such subjects as medical-care provisions in State laws for public assistance or relief, legislation affecting abandoned or deserted children and their status in domestic-relations courts, the theory and operation of variable Federal grants to the States, and provisions for medical care of the needy under existing State laws have immediate and future implications for the legislative as well as administrative development of the public-assistance programs.

RESEARCH, ANALYSIS, AND PLANNING

The Board is charged under the Social Security Act with "the duty of studying and making recommendations as to the most effective methods of providing economic security through social insurance, and as to legislation and matters of administrative policy concerning old-age pensions, unemployment compensation, accident compensation, and related subjects." The major responsibility for such study, for coordination in research and analysis of operating data, investigation of interrelationships among social security programs, and for financial, economic, and social developments in related fields has been assigned to the Bureau of Research and Statistics, which

works in close collaboration with other units of the Board. Research functions are of three main types: (1) conducting analytical, economic, statistical, and actuarial studies necessary for the planning and conduct of day-to-day operations or for appraising administrative performance; (2) conducting research concerning causes of economic insecurity, the adequacy of existing social security measures, the more adequate adaptation of the Federal and State programs to meet the different needs of different groups; and (3) providing analyses of specific proposals for the development of these programs. The Bureau of Old-Age Insurance and the Bureau of Unemployment Compensation have conducted research of the first type and analyses of proposals relating to their respective programs. The Office of the Actuary is responsible for long-range actuarial studies, and the Bureau of Research and Statistics conducts long-range research in the two insurance programs and their broad financial implications.

The Bureau of Research and Statistics also collects and analyzes reports on public and private assistance submitted by States and localities and collates data on public assistance under the Social Security Act with data relating to other programs; provides consultation service to State and local public-welfare agencies concerning statistical reports required by the Board and other statistical and research activities relating to public assistance, general relief, and allied programs; compiles and analyzes statistical and other data regarding operation of the Social Security Act and collates such data with those available under the social insurance programs; cooperates with all the operating bureaus in carrying out special studies relating to public-assistance and unemployment compensation administration in the States; and prepares, edits, or reviews material for the Social Security Bulletin, the Annual Report of the Board, and other publications of a professional and technical character. In the following discussion of activities in fields of each of the programs no attempt is made to designate specific bureau responsibility in what is essentially collaborative effort.

OLD-AGE INSURANCE

Research, analysis, and planning in old-age insurance during the year has been directed toward fundamental aspects of the contributory old-age insurance system and the relation of that system to the national economic and social structure. Consideration by the Advisory Council on Social Security, the Social Security Board, and the Congress, of the possibility of effecting major changes in the old-

age insurance provisions of the act made necessary a complete review and critical analysis of basic questions concerning the persons and the risks covered, the benefit structure, financial provisions, and the interrelationships between provisions for old-age insurance, old-age assistance, and other phases of social security.

Various alternative provisions for old-age security were studied in terms of their consistency with the contributory principle, their effects on the national economy, and the resources they offered toward meeting social and individual need for security. That need was examined in terms of the risks which confront workers in old age and also throughout their active working years, and the resources which workers themselves may accumulate through their individual efforts. Examination was made of available data on such factors as individual and family income and savings, changes in age composition of the population, and shifts in occupations. The possibility of extending coverage to the major occupations or employments excluded from old-age insurance was studied with respect to the particular problems of each and the methods used in other social insurance systems to cover workers in such fields. All available data on the characteristics and earnings of excluded workers and the effects of their inclusion were assembled. In connection with groups originally excluded primarily because of administrative difficulties, an intensive study was made of possible administrative procedures to effect their inclusion.

These studies produced much information which was invaluable in considering changes involved in recommendations—additional types of benefits, a benefit formula based on average wages, changes in the structure of the reserve, increases in the coverage of the system, advance in date for the first payment of benefits, and the practicability of such changes.

The feasibility of broadening the objectives of the old-age insurance program by liberalizing benefits payable in the early years and by making specific provision for certain survivors of insured workers and for dependents of beneficiaries was examined in the light of special studies of the Board, including a study of family composition, and of data obtained from current operation of the old-age insurance program. The latter included information concerning the number of covered workers, their distribution by age and sex, and their taxable wages reported for 1937. Suggested benefit formulas were applied to these data to test the effects of each proposal, and actuarial estimates of future costs were made for a large number of alternative proposals. Study of the administrative experience of the Board under the original provisions indicated the administrative feasibility

of earlier benefit payments. The financial effect of proposals for the earlier payment of substantial benefits was analyzed on the basis of information provided by the 1937 wage records.

Consideration has been given to various financial aspects of the social security program, including the nature of the taxes to finance old-age insurance. The importance of the latter as contributions and in their relation to benefits has been examined and the possible effects on prices and production analyzed. Moreover, considerable attention has been directed to other types of taxes proposed by groups advocating different approaches to the old-age retirement system, namely, the transactions tax, gross-income tax, and various modifications of the individual income tax. Attention has been given also to the possibilities and significance of a Federal contribution to a social insurance program. This element in a contributory system has long been recognized and has proved acceptable in many foreign countries. The particular part that a Federal contribution or subsidy might play in the American system and the amount and timing of such a contribution have been considered.

UNEMPLOYMENT COMPENSATION

During a large part of the past year the research program in the field of unemployment compensation centered about problems relating to the simplification of the benefit formula, which are summarized in preceding pages. The experience with benefit payments during the first 6 months of 1938 suggested the desirability of certain changes in administrative procedures and in statutory provisions relating to benefit rights. A major task for the Board was, therefore, the analysis of the effects of existing State laws and the study of desirable changes in these laws. The desirability of including groups of workers now excepted from the coverage of the unemployment insurance system has been a matter of continuing concern. The most important work in this field undertaken during the year was the study of employment conditions of maritime workers. Studies also have been continued in such fields as experience rating, seasonal and part-time unemployment, principles underlying disqualifications for benefits, and the relation between the amounts of benefit payments and contributions.

During the year, the reporting of statistical data relating to contributions and benefit payments by the State unemployment compensation agencies was further developed. Important modifications of the requirements for reporting benefit statistics were made after consultation with individual State research directors and with a

special committee of the Interstate Conference of Unemployment Compensation Agencies. The field staff provided increasing aid to the States in the development of their statistical procedures on a sound and comparable basis. Of fundamental importance for the future development of statistics of the unemployment compensation program, as well as of other related programs, was the completion of the industrial classification code, first for major industrial groups and then for subgroups of both manufacturing and nonmanufacturing industries. With the submission by the States of their first annual reports relating to coverage and contribution statistics, there is becoming available a set of basic economic data permitting new analyses and interpretations of employment characteristics.

Preliminary analyses have been made of problems relating to the establishment of Federal standards for unemployment compensation, the economic and social effects of marked variations from State to State in the liberality of benefit rights and in the level of contributions, and the desirability of Federal reinsurance or equalization of funds available for unemployment benefits. Another area of joint concern is the exclusions from benefit rights which will result from the existence of a number of separate unemployment insurance systems. With the raising of eligibility requirements for unemployment benefits in an increasing number of States and the establishment of a separate system for railroad workers, it becomes increasingly important to know what groups of workers with substantial annual earnings in covered employments are ineligible for benefits under any system. Detailed plans have been completed for an important exploratory study in this field, based on an analysis of the 1938 wage records of the Bureau of Old-Age Insurance, to determine the effect of interstate movements on benefit rights of workers in covered employment. Closely related to this problem is that of the place of unemployment compensation in the general program of aid to the unemployed. An analytical framework for a series of studies in this general field is being developed. Investigations of the adequacy of unemployment benefits, the extent of overlapping between unemployment compensation and general relief, and the relation of both to the Works Progress Administration⁵ program are currently under consideration.

In February 1939, certain research functions were transferred from the Bureau of Research and Statistics to the Bureau of Unemployment Compensation. The increasing importance of State research and the resultant emphasis on advisory functions made desirable a closer integration of administrative activities and research relating to current problems. With this change in organization, the Bureau of

⁵ Effective July 1, 1939, the Work Projects Administration.

Research and Statistics retained primary responsibility for research related to the Federal aspects of unemployment insurance, the relation of unemployment insurance to other social security programs, and the study of foreign unemployment insurance systems. The Bureau also acts in an advisory capacity in the development of the research program of the Bureau of Unemployment Compensation.

PUBLIC ASSISTANCE

The ground work for the development and report of public-assistance statistics was laid during the first years of the operation of the Social Security Act, and statistical series established in 1935 and 1936 afford a basis for comparing the month-by-month developments which are currently reported in the Social Security Bulletin and summarized for the fiscal year in appendix D of this report. Continuing effort is made to improve reporting procedures and to develop additional statistical counts, but, with the stabilization of these procedures, increasing emphasis is being placed on analysis and research. Regional representatives provide advisory and consultant services to State public-assistance agencies concerning the collection and analysis of data needed by the State agencies and by the Board for effective administration and interpretation of the program, and concerning the organization of State research and statistics units, their place in a State agency, and their functions and responsibilities.

Statistical Series

Through the collaboration of State and local agencies, the Board has maintained five statistical series and carried on all the activities incident to collecting and compiling monthly reports and making the data available in published form for administrative use and public information. The statistics collected relate to (1) the three special types of public assistance administered under the Social Security Act, (2) general relief, (3) public and private relief in 116 selected urban areas, (4) public and private relief in 385 selected rural counties, and (5) general relief in 17 cities with a population of 400,000 or more and in 1 slightly smaller city.

Since May 1937 the Board has issued monthly statistics for the continental United States covering all assistance and work programs. A major achievement during the year has been the development and publication of similar monthly data for each State. These data reveal significant variations from State to State in the relative importance of the public-assistance and work programs comprising the total structure for providing public aid. Coincident with the preparation of the State data, the series for the continental United States were revised

to include, in addition to data on employment and earnings of persons certified as in need of relief, data on employment and earnings of all other persons employed on work and construction projects financed in whole or in part from Federal funds. These series were formerly limited to public aid granted on the basis of need but, after careful consideration of the problems involved, the Joint Committee on Relief Statistics of the American Statistical Association and the American Public Welfare Association concluded that a more adequate measure of the total effort to provide public aid and a more comparable set of data would be obtained by the inclusion of all employment and earnings on projects financed in whole or in part from Federal funds.

Special Studies

One of the principal research activities in the field of public assistance has been the analysis of the numerous proposals to amend titles of the Social Security Act relating to old-age assistance, aid to the blind, and aid to dependent children. Each of the proposed amendments was analyzed for the purpose of estimating the probable number of recipients who would receive assistance, the probable effect on the average monthly payment, and the probable cost to the Federal Government in comparison with budget estimates based on current legislation. In addition, each proposal was evaluated in relation to the States' ability to provide matching funds. Analyses of the annual reports from State agencies containing social data on cases accepted for the special types of public assistance and cases closed during the fiscal year ended June 30, 1938, were used extensively in the preparation of these estimates.

A major research study completed during the year relates to the administration of general relief and shows, as of December 1937, financial and administrative responsibility, the purposes for which relief is extended, the forms in which relief is given, and the administrative relationship to the three special types of public assistance.⁶ Plans have been completed for a similar but more comprehensive study to be made as soon as State legislation enacted during the past year has become effective. Another significant research project is the preparation of a 10-year summary showing the trend of public and private aid in 116 cities during the period 1929-38. This project will provide a record of public and private relief extending over a longer period of time than any other comprehensive series of relief statistics. It brings together a summary of legislative changes affecting the development of the various Federal, State, and local relief pro-

⁶ See *Social Security Bulletin*, Vol. 1, No. 11 (November 1938), pp. 36-50.

grams, and an analysis of expenditures in these areas for the decade under review. In addition, tabulations and charts showing the trend of relief in each city will be included.

A further development was made of statistics of general relief in 18 large cities. This series was established in 1938 to meet a need expressed by the reporting agencies. It has proved to be of great value to the Social Security Board as well, since it is a major source of information on the effect of the unemployment compensation program upon the general relief load. At the request of the reporting agencies, a limited amount of material on administrative policies, practices, and procedures has been collected, summarized, and distributed to them for their use in interpreting the statistical data and for other purposes.

Several major pieces of research are being conducted in the field of public-assistance finance. One project relates to the development of a standard classification of expenses and the analysis of State expenditures submitted in accordance with this classification. A second project relates to (1) developing time-study techniques to supply a reliable basis for determining administrative expenses, (2) assisting the States in developing time-study plans, and (3) reviewing the technical adequacy of such plans as the basis for making Federal grants. A third study is concerned with examining present procedures for allocating Federal and State funds to counties and for devising improved methods of intrastate allocation. A fourth study deals with an analysis of State fiscal and budgetary practices and methods of financing both assistance payments and administrative expense.

A plan for the collection of information on the causes of the blindness of recipients of aid to the blind in States with plans approved by the Social Security Board has been developed in collaboration with the Committee on Statistics of the Blind, sponsored jointly by the American Foundation for the Blind and the National Foundation for the Prevention of Blindness. It is believed that this study will provide the most comprehensive and reliable data on the causes of blindness that have so far been available in this country.

A special study of applications for the special types of public assistance pending in State and local welfare offices has been undertaken to determine how long these applications have been pending and the reasons for delay in acceptance, rejection, or other disposition. Twenty-three States and the District of Columbia have volunteered to participate, and reports for several States are now in preparation.

The rapid development of the reporting and research function in public-assistance agencies has emphasized the importance of establishing standards for appropriate organization and personnel to

perform this function. Preliminary to establishing criteria for organization and personnel, plans have been developed for a study of existing arrangements in State agencies. The study will be made under the guidance of the Joint Committee on Relief Statistics in collaboration with the American Statistical Association, which is concerned with the broader task of establishing standards in all fields of statistical enterprise, and in collaboration with the State Technical Advisory Service of the Board.

The number of special studies undertaken by State departments of public welfare has increased rapidly during the year, and numerous requests have been received for information about these studies. To meet this growing need an index of studies completed or in process in the field of public welfare is being maintained. Data on full title, sponsorship, purpose, content, and method employed are recorded for each completed study, and all available information is noted for studies proposed or in process.

ECONOMIC AND SOCIAL STUDIES

Research in the field of economic and social studies is intended to complement that which deals primarily with specific types of social security or specific programs already established. In general terms, the purpose of these studies is to analyze the economic structure within which social security measures must operate, and to study phenomena which touch upon two or more phases of social security or cut across the different operating programs. Such analyses are essential to the formulation of specific policies and lines of development in connection with particular measures for social security. Emphasis is laid not upon devising administrative techniques but rather upon providing a basis of judgment for determining their feasibility.

Considerable attention has been given to analysis of the problems involved in the allocation of Federal grants to the States. The present preliminary findings indicate that there are large differences in the financial resources of the States in relation to their population. An arrangement whereby the Federal Government matches State funds at a ratio uniform for each State is likely, therefore, to be less effective in attaining the objectives for which Federal funds are granted than would be an arrangement whereby the Federal percentages could be varied according to some measure of the differences in State economic capacities. At this stage of the analysis it appears that the amount of income received currently by the inhabitants of the different States affords, when adjusted for differences in population, a reasonable basis for measuring these differences in economic capac-

ity. Consideration of a number of other measures has tended to confirm the validity of the judgment that per capita income constitutes the best single measurement. Research on the possibility of using per capita income adjusted by related factors or of devising other measures which might constitute a better basis will continue.

Among related studies in progress are analyses of the fiscal structure, with special reference to that of States and localities; of the current distribution of income, both with respect to individuals and to geographical areas; of the population structure, with special reference to the internal movement of the population; of differences in the costs and standards of living; of the production structure; and of social legislation and institutions, with particular emphasis on the modifications which such legislation has produced in the factors affecting the security and insecurity of individual groups and areas.

A special study of the Swedish system of old-age pensions, begun last year, was brought to completion and will shortly be published. The financial provisions of the Swedish pension system, its almost universal coverage, and the special problems it presents in the relationship between contributory and noncontributory pensions make a study of that system unusually interesting and instructive in connection with the study of provisions for the aged in this country. The report discloses both striking parallels and contrasts between experience in Sweden and in the United States.

Development of a comprehensive plan for consolidating reports on various social insurance programs, similar to that which has already been developed for public assistance and work programs, is under way. As a first step in this plan, arrangements were made with the Railroad Retirement Board for reporting in the Social Security Bulletin a summary of the extensive operations of that Board in the fields of old-age security and employment security.

HEALTH STUDIES

The appointment of the Chairman of the Board to the President's Interdepartmental Committee to Coordinate Health and Welfare Activities, noted in the Third Annual Report of the Social Security Board, and the work of the Assistant Director of the Bureau of Research and Statistics in Charge of Health Studies as the Board's representative on the Committee's Technical Committee on Medical Care, have kept the Board in close touch with all departments and agencies of the Federal Government most directly concerned with health and welfare problems. In the autumn of 1938 the Interdepartmental Committee and the Technical Committee, in continuation of their work on the National Health Program presented to the

public at the National Health Conference in July of that year, conferred with committees representing the American Medical Association, the American Dental Association, various hospital organizations, and other professional and lay groups to discuss aspects of that program. The Interdepartmental Committee transmitted its report and recommendations to the President, together with the report of the Technical Committee. The President transmitted these documents to the Congress in January 1939 with a special message on health security.

In connection with proposed amendments to the Social Security Act embodied in the National Health bill of 1939, introduced on February 28, and the subsequent public hearings on that bill, the Board furnished estimates and other data requested by a subcommittee of the Senate Committee on Education and Labor which has the bill under consideration. In addition to consideration of proposals and methods of Federal action in the field of health security and collaboration with representatives of the Departments of Labor, Interior, and Agriculture, the Public Health Service, the Children's Bureau, and the Works Progress Administration, the Board has studied the results of several important developments during the year, such as the continued rapid growth of voluntary hospital-care insurance; the interest of local and State medical societies in the establishment of voluntary health insurance plans covering the services of physicians; the establishment, under the direction of the Farm Security Administration, of voluntary health insurance plans for farmers; and the gradual, though slow, formulation of plans in States and localities to provide more systematic and adequate medical care for needy persons.

There have been developments in the field of disability insurance as well as in plans for medical care. In California and several other States proposals were made during the year for changing the unemployment compensation system into a system of compensation for loss of work during periods of temporary disability as well as of unemployment. In a decision on the original California compulsory health insurance bill, the Board ruled that the California unemployment compensation law would not conform to the conditions of the Social Security Act if money withdrawn from the unemployment trust fund were used to pay disability benefits.

A series of studies conducted during the year were designed to assist the Board in planning adequate and administratively feasible solutions to the problems of health security. Some of the studies have been of long-range character; the majority, however, have been intended to afford answers to immediate problems arising from current administrative needs or legislative proposals and to implement recom-

mendations under consideration by the Congress. Among the subjects of study are administration of State health programs and the character of Federal-State relationships; the cost of furnishing adequate medical care under medical assistance and health insurance plans; the place of mental disability in such programs; medical services provided under government auspices in the United States and Canada; medical-care data collected in a consumer-purchases study conducted by the Departments of Labor and Agriculture and in a national health inventory made by the Public Health Service; compensation standards and specifications for insurance against temporary disability; specifications for permanent disability (invalidity) benefits in connection with a Federal system of old-age and survivors insurance; the relationships between insurance measures against temporary and permanent disability; certifying procedures under foreign health and invalidity insurance systems, under sick-benefit plans in this country, and under the United States Civil Service Retirement System, the Railroad Retirement Act, and other plans for disability insurance; the relationship between cash benefits under unemployment insurance and health insurance in Great Britain and other countries; cash benefits provided under voluntary insurance against accident and illness in the United States; and disability features of Federal, State, and municipal retirement systems, and of certain European programs.

Expenditures for invalidity benefits under British, German, Czechoslovak, French, and other foreign systems were analyzed and, after appropriate modifications were made to adapt foreign experience to anticipated experience in this country, were used as a guide for estimating, in terms of percentage of pay rolls, the costs of a system of insurance against permanent invalidity in the United States. An analysis was made of sickness experience from sickness surveys, from fraternal and industrial insurance experience, and from foreign experience, to determine the volume of compensable disabling illness that might be anticipated in the United States under various provisions for waiting and benefit periods.

Throughout the year the Board has directed a study of family composition in the United States, based on 800,000 family schedules originally obtained by the Public Health Service in its national health survey and made available to the Board for further analyses. Data from this study have been used to estimate the extent of economic insecurity according to composition and size of family; to determine the probable number of dependents and surviving children under proposed modifications of the Social Security Act, the probable number of beneficiaries if title II were modified to provide disability benefits, and the age relationships between husbands and wives as a

factor in estimating costs under the provisions for benefits to certain dependents and survivors of workers under the old-age insurance program; and to furnish basic estimates on the number and proportion of population groups with which various insurance and assistance proposals are concerned.

TECHNICAL PUBLICATIONS

As a means of acquainting the staffs of the Board and of collaborating Federal and State agencies with the development of current operations in the field of social security and the results of pertinent studies, the Social Security Bulletin has been issued regularly as a monthly publication throughout the year. The Bulletin is available to the public only through sale by the Superintendent of Documents. The Bulletin has proved an economy in publication processes, since it has been possible to use it increasingly to replace other means of distributing relevant material to the widely scattered personnel concerned with administration of social security measures at the State or Federal level and to other organizations collaborating in the program, and to provide technical information required by legislative committees and others in need of a current record of operations in the field of social security. Technical publications issued during the year are listed in appendix E, as are two comprehensive reports (*Seasonal Workers and Unemployment Insurance in Great Britain, Germany, and Austria, and Old Age in Sweden: a Program of Social Security*) which were in press or about to be printed at the close of the year.

PUBLIC INFORMATION

The Social Security Board has recognized from the beginning that public understanding of its program and voluntary cooperation in its development are essential to efficient and economical administration. In carrying on the function of informing the public on matters with which the Board is concerned, the Informational Service has a two-fold responsibility: to fulfill the obligation of an agency in a democracy to give the public all the facts about a program which affects them directly or indirectly throughout their lives; and, by bringing about public understanding of the provisions of the Social Security Act and the administrative procedures established under it, to promote the cooperation of all groups concerned. Demands for information from the general public and the press were heavy in the first and second years and lightened only slightly during the third.

The methods of disseminating information during the past year were essentially the same as those previously used, although greater

use has been made of radio and of motion pictures and other visual techniques. Most of the commonly used mediums were utilized, such as newspapers, the general labor and business press, radio, pamphlets, motion pictures, posters, and exhibits.

Effective cooperation in public education was maintained by organized groups, including labor unions, employers' associations, and veterans', civic, religious, and educational organizations. Many groups have asked for material to aid them in giving their members a more comprehensive understanding of the various provisions of the act, particularly those relating to old-age insurance and unemployment compensation. In response to their requests informational material of various types was supplied, ranging from releases for the daily press to radio scripts and motion-picture films.

In the development of its program the Informational Service has had the cooperation of the Board's field staff. The managers of the field offices throughout the country have worked closely with the Service in carrying out its Nation-wide program. They have assisted materially not only in making available to the public factual information designed to bring about better understanding of the old-age insurance system on the part of workers and employers, but also in the development and maintenance of good public relations.

The greater part of the informational activities in the past fiscal year has been aimed at clear interpretation of the old-age insurance program. Much also was done to acquaint the public with the facts concerning unemployment insurance and public assistance, although a considerable part of the informational activity in these two Federal-State programs is conducted by the States.

An advisory service has been established for the study and evaluation of the present informational activities of the unemployment compensation and public-assistance agencies of the various States and Territories, especially with respect to the formulation of policies, standards, and procedures necessary for a successful public-relations program. In the development of this activity the Informational Service is working in close cooperation with the bureaus of the Board responsible for the supervision of unemployment insurance and public assistance.

An obvious need still exists to impress upon the millions of men and women the significance of the social security account numbers that have been assigned to them, the relation of these numbers to their wage accounts, and, in turn, the relation of their accounts to the benefits to which they may ultimately be entitled. These millions of workers have been informed that they may ask for statements showing

the amounts credited to them. This assurance was conveyed to them by means of the press, the radio, and posters.

The newspapers of the country, reflecting the popular demand for information concerning social security, have given invaluable assistance in carrying on the educational program. Accounts of administrative developments and changes in procedures have been given to the press from time to time. Hundreds of newspaper writers have addressed requests for informational material to the Washington office or to the regional offices of the Board. A similar demand for news and background material has come from magazine writers and representatives of specialized publications. Requests were particularly heavy in the days immediately following the Board's recommendations for amendments to the Social Security Act. Similarly, requests were received for material concerning the changes recommended in the report of the Advisory Council, which the Board made available at the Council's request.

A close second to the press in news dissemination has been the radio, and the Informational Service has, upon request, furnished speakers with material which was broadcast over many national hook-ups and individual stations. The radio has been utilized also for the presentation of dramatized material designed to emphasize the rights and obligations of the various types of persons included in the three programs administered by the Social Security Board. Several new pamphlets were issued during the last year, and the distribution of previously published material was continued.

In the field of visual education the motion picture has been used effectively. The story of unemployment insurance was told in one film and that of old-age insurance in another. In addition, films were used in connection with the Board's exhibits at the Golden Gate Exposition and the World's Fair. An even wider use of exhibits was made to provide a graphic view of the work being done in the fields of social insurance and public welfare. Exhibits were installed at conventions and other meetings in cities throughout the country and at expositions in Tampa, San Francisco, and New York.

COORDINATION OF SOCIAL SECURITY PROGRAMS

Within the Board a coordinated approach to the social security program as a whole is maintained through continuous scrutiny of the development of each program in relation to its effect upon all others. Collaboration of all bureaus and offices in Washington and integration, through the Office of the Executive Director, of their activities with operations in the regions and relations with States and other Federal agencies have made it possible to attain increasing harmony and

effectiveness in the large and varied group of activities relevant to the program.

Although the Board deals with different State agencies in matters concerning unemployment compensation and public assistance, during the course of the fiscal year a number of questions have arisen which were of common interest to the two programs, such as the development of State personnel systems affecting both unemployment compensation and public-assistance agencies, previously mentioned; others have involved limitations upon the authority of the two State agencies in relation to the use of Federal funds; still others, proposals to integrate the State agencies carrying on these two functions. In many instances it has been found possible to develop policies applicable to both programs in situations of this character.

The development of procedures to make available to State public-assistance agencies certain information concerning payments of benefits to individuals under the old-age insurance program is another illustration of the coordination of Board programs. The assurance that the Board would not withhold information which might properly be made available to State agencies was of material aid in promoting better understanding of the insurance system. In the discussion of plans for extending and liberalizing the old-age insurance provisions, members of the staff of the several bureaus concerned collaborated extensively in the consideration of methods to provide more adequate protection of the aged and the formulation of closer relations between the two programs for old-age security when monthly benefits become payable under the old-age insurance system.

RELATIONSHIPS WITH OTHER AGENCIES

During the fiscal year, as in the past, the Board has also maintained relationships with nongovernmental agencies concerned with the development of social security. In addition to consultation with the American Public Welfare Association concerning State situations in which the services of that agency have been requested, the Board participated in several special projects undertaken by the Association, among them an analysis of the specific duties required in various classes of local public-welfare positions and a study of methods of public medical care. The Board has also cooperated with the Public Administration Service in connection with studies of State welfare agencies conducted by that organization. Other nongovernmental agencies with which the Board has maintained close relationship are the American Statistical Association, the American Association of Social Workers, the American Association of Schools of Social Work, and the American Foundation for the Blind.

Child-Welfare Agencies

The Board has attempted to coordinate its activities, wherever feasible, with those of other Federal agencies whose programs relate to public assistance. The grants to States for child-welfare services, administered by the Children's Bureau of the United States Department of Labor, are frequently made to the State agency which administers the public-assistance program. In some States the child-welfare service workers have participated extensively in the administration of certain aspects of the State program for aid to dependent children. These workers have been especially valuable in directing the attention of State and local staff members to the service needs of children in families receiving various types of public aid. Because of the close relationship of the public-assistance and child-welfare services, it has been found desirable for the Board and the Children's Bureau to develop common policies.

Agencies Concerned With Work Programs

Appropriate relationships between employment on work projects and eligibility for unemployment benefits were discussed with the Works Progress Administration. Through the collaboration of the Federal agencies concerned, policy is being formulated with respect to the information concerning unemployment benefits which State unemployment compensation agencies might properly make available to State agencies administering relief or public assistance. Because the State and local agencies which administer the public-assistance programs are also, in most States, the agencies which certify individuals as eligible for employment on WPA projects, the Board cooperated with the WPA in considering a number of administrative and fiscal problems relating to the certification process. One of the major questions which has arisen in connection with the responsibility of State and local public-assistance agencies for this certification is the inadequacy of funds for State and local administration. In a number of States a large proportion of the agency's time and money has been expended for certification for WPA employment, with serious repercussions upon efficiency in administering the public-assistance programs. In a few States, because of the inability of the regular State public-welfare organization to carry on the certification process, the WPA had established its own certification services. However, the Board and the WPA have agreed that it is fundamentally more desirable for the State public-welfare agency to carry this responsibility as a part of the normal State and local welfare services.

The Board has collaborated with another group of Federal agencies—among them the National Youth Administration, the Civilian Con-

servation Corps, and the Surplus Commodities Corporation—for which State public-assistance agencies perform certification services. Common problems in relation to these programs are very similar to those in connection with the WPA program. Of special interest during the past fiscal year has been the inauguration of a new system of distributing surplus commodities through the issuance of stamps to recipients of relief and public assistance. Before this system was put into effect, agreements were reached as to the relationship between this stamp plan and the requirement of the Social Security Act that payments to recipients of public assistance may not be earmarked.

Health and Welfare Programs

Although the program of the United States Public Health Service ordinarily does not directly involve the State and local welfare agencies administering Federal grants for public assistance, the Board and the Public Health Service have collaborated on occasion during the past year in advice concerning the relationships between State welfare departments and the State health agency. The similar interest of the two agencies in the problem of prevention of blindness has resulted in joint consultation with several States. The Public Health Service has also continued the detail of a member of its medical staff to the Board as its adviser on problems in the fields of certification and medical care for the blind. Although the Board's contacts with the Division of Vocational Rehabilitation of the Office of Education have not been frequent, as State situations involving the rehabilitation program and its relationship with the public-assistance program have arisen the two agencies have arrived at common understandings concerning the steps which were to be taken. It is anticipated that with the closer administrative relationship effected under the Reorganization Act of 1939, future collaboration will be even more productive of mutual understanding and cooperative planning.

COOPERATIVE STUDY, CONSULTATION, AND PLANNING

The Board has great interest in the 1940 census, which may offer the only opportunity in a decade for relating social security data to similar data for the population as a whole. The Bureau of the Census has recognized this interest by showing every consideration of the Board's needs in the formulation of the census questionnaires as well as in the definitions of terms and procedures. At the request of the Central Statistical Board, representatives of the Social Security Board collaborated in plans for the census enumeration of the blind and the deaf and in other matters of mutual concern.

The section which follows summarizes developments during the year in health and welfare activities of other Government agencies responsible for Federal-State programs under the Social Security Act. In addition, the Board maintains close relationships with several other Federal agencies which, through the performance of centralized Federal functions or through specific responsibilities delegated by the act or related statutes, are concerned with the operation of the programs of old-age and survivors insurance, employment security, and public assistance to the needy.

Implicit in all previous mention of Federal grants to the States certified by the Social Security Board is reference to the activities of the Treasury Department in making such payments. All benefits to individuals under the Federal old-age insurance program were similarly certified to the Secretary of the Treasury for payment. In addition, the Treasury Department is charged with responsibility for investing the unemployment trust fund and the old-age reserve account and for determining the amounts to be recommended to Congress for appropriation each year to that account. Data showing operations during the fiscal year 1938-39, furnished by the Treasury Department, are included in the appendix.

The Bureau of Internal Revenue of the Treasury Department collects the taxes under provisions originally incorporated in the Social Security Act and since embodied in the Internal Revenue Code. In connection with the collection of these taxes, the Bureau also rules on all questions of disputed tax liability. The Social Security Board has collaborated with that Bureau in drafting regulations and definitions of employment and wages covered by the old-age insurance program in order that all workers subject to taxation may also have their wages credited toward benefits. Similarly, the Railroad Retirement Board, the Social Security Board, and the Bureau of Internal Revenue have worked together in formulating mutually exclusive definitions for employment covered by the Social Security Act as distinct from that covered by the Federal statutes for railroad workers.

During the fiscal year the United States Employment Service was administered by the Department of Labor. The transfer of this agency to the Social Security Board, as of July 1, 1939, will further consolidate activities which were already being integrated with those of the unemployment compensation program.

A most significant example of cooperative effort is the work of the Interdepartmental Committee to Coordinate Health and Welfare Activities described in the Third Annual Report of the Social Security Board. The Committee and its Technical Committee on Medical Care, composed of representatives of the United States Public Health

Service, the Children's Bureau, and the Social Security Board, have continued throughout the past year their study of provisions to further the economic security of the American people through measures for the improvement of health and through protection of income during periods of temporary and permanent disability. The continuance of the Committee on Economic Security, whose studies and recommendations laid the foundations of the Social Security Act, is further evidence of the interest of the Federal Government in coordinating efforts of the Departments of Agriculture, Commerce, Interior, Justice, Labor, Treasury, and the Social Security Board in planning for the future.

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WELFARE AND HEALTH SERVICES

FIVE programs involving Federal-State participation in health and welfare services are provided by the Social Security Act. These programs—maternal and child-health services, services for crippled children, child-welfare services, public-health services, and vocational rehabilitation—are administered at the Federal level by the Children's Bureau of the Department of Labor, the United States Public Health Service¹ of the Treasury Department, and the Office of Education¹ of the Department of the Interior, respectively. In addition to administering Federal funds authorized for extension of State and local health programs, the Public Health Service is charged with conducting scientific research in the field of medicine and public health. The Social Security Board is indebted to these Federal agencies for the following brief summaries of their activities, supplied by them to permit the Board to complete, in outline, a record of the year's developments under the Social Security Act.

MATERNAL AND CHILD-WELFARE SERVICES

For the year ended June 30, 1939, all 48 States, the District of Columbia, Alaska, and Hawaii had plans for all three programs under parts 1, 2, and 3 of title V of the Social Security Act approved by the Chief of the Children's Bureau, except that Wyoming did not submit a State plan for child-welfare services.

Federal appropriations for grants to the States for these three services were equal to the full amounts authorized by the Social Security Act. Appropriations for the fiscal year 1938-39 and the payments made to the States, including payments from unpaid balances from preceding years' appropriations, were as follows:

Activity	Appropriations	Payments to States
Total	\$8, 470, 000	\$8, 243, 170. 80
Maternal and child-health services	3, 800, 000	3, 724, 362. 29
Services for crippled children	2, 850, 000	2, 997, 914. 77
Child-welfare services	1, 500, 000	1, 520, 893. 74
Federal administration ¹	320, 000	

¹ In addition, funds for travel were available from a departmental travel fund.

¹ Transferred to the Federal Security Agency on July 1, 1939, in accordance with the provisions of the President's Reorganization Plan No. 1.

Amendments to the Social Security Act, approved August 10, 1939, increased the authorization for annual grants to the States for maternal and child-health services by \$2,020,000, raising the total sum to \$5,820,000, of which \$3,840,000 must be matched by the States and \$1,980,000 is available for grants to States without matching. The authorization for grants for services for crippled children was increased by \$1,020,000, making the total \$3,870,000; for the first time, part of the amount, \$1,000,000, is available for grants to States without matching. The authorization for grants for child-welfare services was increased by \$10,000, to \$1,510,000, to provide for a grant to Puerto Rico which, by amendment, is eligible for Federal aid under title V on and after January 1, 1940. Appropriations for the fiscal year 1939-40 include approximately one-half of the additional sums authorized for annual grants to the States.

The increased Federal grants for maternal and child-health services will permit the extension of these services to new areas and to additional mothers and children and will make possible, in selected areas, provision for medical care and related services for maternity patients and children. The increased fund for services for crippled children will permit larger grants to States which have not been able to match in full the annual allotments heretofore available. It will also permit the development of services for children suffering from heart disease, due usually to rheumatic fever, and will make possible special grants to States having an increased number of crippled children, such as occurs during epidemics of poliomyelitis. Other amendments to the Social Security Act place upon the Children's Bureau the responsibility for requiring as a condition for approval that each State plan for maternal and child-health services and for services to crippled children, as one essential of efficient operation, shall include provision for the establishment and maintenance of personnel standards on a merit basis.

MATERNAL AND CHILD-HEALTH SERVICES

The extension of maternal and child-health services in the United States during the past 3 years has been accompanied by a distinct decline in maternal and infant mortality, the result of the movement that has been developing since early in the century to safeguard the lives and health of mothers and children. The maternal mortality rate, which had been dropping at an average of less than 3 percent a year since 1930, declined 14 percent in 1937 as compared with 1936. The maternal deaths per 10,000 live births were 57 in 1936 and 49 in 1937; preliminary figures for 1938 indicate that the rate may have dropped to 44 in that year. The infant deaths per 1,000 live births

declined from 57 in 1936 to 54 in 1937, and the provisional infant mortality rate issued by the Bureau of the Census for 1938 was 51.

During the year the bureaus of maternal and child health and the public-health nursing service in State health departments have been strengthened by the addition of supervisory personnel. In many States opportunities for postgraduate training were given to maternal and child-health directors and assistant directors and to public-health nurses. Such training for nurses frequently includes advanced study in maternity nursing and the care of premature infants. Programs of in-service training for all public-health personnel are being developed.

Marked increases in nearly all types of maternal and child-health services were reported by the State health agencies for the year ended December 31, 1938, as compared with the year 1937. The following selected figures are indicative of the gains made:

Activity	1938	1937	Percent gain, 1938 over 1937
Maternity service:			
Visits by expectant mothers to medical conferences	343,426	169,482	103
Field and office nursing visits to and by expectant mothers	671,790	502,693	34
Patients receiving nursing service at delivery	19,222	11,355	69
Midwife supervision—attendance at meetings	71,931	62,140	16
Infant hygiene:			
Visits by infants to medical conferences	563,008	380,155	48
Field and office nursing visits	1,444,950	1,089,142	33
Preschool hygiene:			
Visits of preschool children to medical conferences	501,981	384,675	30
Field and office nursing visits	1,130,262	944,274	20
Dental inspections	141,101	69,273	104
School hygiene:			
Examinations by physicians	1,853,196	1,734,988	7
Field and office nursing visits	3,364,328	2,979,144	13
Dental inspections	1,640,007	1,313,729	25
Immunizations:			
Smallpox	1,690,232	1,097,341	54
Diphtheria	1,172,804	897,218	31

Although significant gains have been made in extending maternal and child-health services, especially in rural areas, reports from State agencies also show striking evidence of need for further expansion. Although 69 percent of the 1,207 permanent medical prenatal clinics and 61 percent of the 3,735 permanent child-health conferences conducted or supervised by State health agencies have been established since social security funds became available, only one-sixth of the counties in the United States were reported in January 1939 to have a medical prenatal clinic, and less than one-third a medical child-health conference conducted by public-health agencies under the supervision of the State health department. Although approximately one-half of the funds expended through State plans for maternal and child-health services are used for the employment of public-health nurses, there were on January 1, 1939, 780 counties in the United States with no rural public-health nursing service.

Utilization of local practicing physicians—approximately 3,000—in local maternal and child-health programs has brought to several hundred thousand mothers and children a type of health supervision and care not otherwise available. It has also given the health officer the assistance and cooperation of local physicians in the promotion of public health. To such physicians it has brought the opportunity not only to examine and advise patients during the prenatal period instead of giving care only at delivery, but also to give children the continuing supervision that promotes growth and development and prevents disease and disability. The State health agencies are continuing to provide educational service for local physicians through postgraduate courses, through supervision and consultation service by staff obstetricians and pediatricians in the conduct of prenatal and child-health conferences, and through giving physicians the opportunity to observe well-conducted prenatal and child-health conferences.

Through its Maternal and Child Health Division and its regional medical and nursing consultation staff the Children's Bureau has continued to give advisory and informational service to State health agencies in the development of their maternal and child-health programs. A Negro pediatrician on the Division staff was assigned to Georgia from August 1, 1938, until nearly the end of the fiscal year for the postgraduate education of Negro physicians.

Maternity classes for expectant mothers, which supplement medical supervision and enable a large number of mothers to have nursing supervision during pregnancy, are being organized in an increasing number of areas. The number of nurses' visits to maternity patients, infants, and preschool children in 1938 was 30 percent greater than the number reported in 1937, whereas the number of nursing-service visits to school children increased only 13 percent. It has long been recognized that nursing services to maternity patients and preschool children are of even greater ultimate value to family health and the health of the community than services to the school-age group. The child who is born healthy and who is under continuous health supervision during infancy and early childhood has a good chance for normal health during his school years.

In each of 30 States areas have been selected in which nursing assistance at home deliveries is furnished on the physician's request. Various administrative methods have been established to provide for this service and to safeguard its quality. Local health departments have demonstrated that it can be offered to rural areas by utilizing staff nurses on general service or special maternity nursing service, by contract with a visiting-nurse association, or by engaging nurses in

private practice under the supervision of the State health agency. In selected areas and on an experimental basis, a few State health agencies are providing, for medically needy patients, complete medical and hospital care for the mother and child at the time of delivery.

Each year State health agencies are strengthening the nutrition aspects of the maternal and child-health program. At the close of the fiscal year all but one of the 24 State health agencies that had planned to employ nutritionists had one or more such workers on their staffs, and in approximately a dozen additional States the health agencies were cooperating with other State agencies which were carrying on educational programs in nutrition. The State nutrition consultant is responsible for assisting her professional coworkers in teaching nutrition effectively in the home, the health conference, and the school. Local public and private health agencies are also employing an increasing number of nutritionists.

The Children's Bureau and the State health agencies have continued to receive active assistance from the members of the Federal and State advisory committees on maternal and child-health services, and from national, State, and local organizations interested in the promotion of maternal and child health. Recommendations concerning the selection, training, and compensation of State and local personnel engaged in maternal and child-health services, including local practicing physicians paid for their services under the program, were made to the Children's Bureau by its Advisory Committee on Maternal and Child Health Services, which met in December 1938. The Committee also made recommendations concerning the use by State health agencies of expert advice available from professional groups or from individuals. These recommendations were transmitted to the State health agencies by the Children's Bureau. The State and Territorial health officers, in conference with the Children's Bureau in April 1939, adopted similar recommendations on personnel qualifications and recommended that State and local personnel newly employed after June 30, 1939, paid in whole or in part from maternal and child-health funds, should meet certain minimum qualifications. The Advisory Committee on Maternal and Child Health Services also recommended that the Children's Bureau obtain the cooperation of professional and administrative groups and of State health agencies in formulating standards for hospitals and maternity homes caring for mothers and children, and that attempts be made through State licensure and by other means to establish and maintain hospitals and maternity homes that conform to acceptable standards of care for mothers and children. The Children's Bureau subsequently gave advisory service to the States on standards for the licensing of mater-

nity hospitals and homes, and in April the State and Territorial health officers adopted recommendations relating to the regulation of maternity homes and hospitals by State health agencies.

SERVICES FOR CRIPPLED CHILDREN

The program of service for crippled children involves locating crippled children, providing diagnostic and treatment facilities and services, and providing convalescent care and other aftercare service. Registration has not yet reached a stage at which it can be used as a basis for allotment of Federal funds, but a number of States are approaching complete registration. The number of children on State registers on June 30, 1939, was 224,289, an increase of 77,783 over the number registered on June 30, 1938. On the assumption that the 10 States showing the highest ratios of crippled children to the population under 21 years of age are those with the most nearly complete registration, it is estimated that there are in the continental United States about 365,000 children whose condition would bring them within the State programs for crippled children.

State agency reports indicate that during the fiscal year 1938-39, 296 permanent diagnostic clinics conducted by orthopedic surgeons, usually in hospitals or medical centers, were in operation in 35 States. In addition, 572 itinerant diagnostic clinics were conducted in 38 States. Most of the clinics now have in attendance, in addition to the orthopedic surgeon, medical consultants for general physical examinations and for special services; medical social workers for consultation on social problems; physical-therapy technicians for muscle examinations and instruction of parents in methods of home treatment; State and local public-health nurses; and, frequently, local welfare workers.

Approximately 545 hospitals, nearly 90 percent of which were approved by the American College of Surgeons, were used during the year by State agencies for the care of crippled children. State agencies for crippled children, in establishing their own standards for the selection of hospitals, have used the standards recommended by the Advisory Committee on Services for Crippled Children appointed by the Secretary of Labor. An increasing number of hospitals have agreed to furnish hospital service on the basis of a uniform per diem rate that includes all charges except those for appliances and medical and surgical fees.

The number of children in convalescent homes on December 31, 1938, was 45 percent greater than at the close of 1937, and the number in convalescent foster homes was 100 percent greater. Placement in foster homes under medical social-work supervision with the aid of

a child-welfare agency and provision of medical and nursing supervision for children in foster homes received special emphasis during the year. More responsibility for the care of crippled children in their own homes is being placed upon local health and welfare units working in consultation with the staff of the State Crippled Children's Agency.

State agencies recognize that satisfactory aftercare for crippled children involving medical, social, nursing, and physical-therapy service is dependent upon thorough understanding of treatment given, outcome anticipated, and medical recommendations for continuing care. They are also beginning to direct more attention to planning for the care of children who do not need operative treatment and hospitalization—about 75 percent of the children examined at diagnostic clinics. Providing continuous service for these children in communities throughout the States presents difficult problems.

The following figures from the reports of State agencies show the increase in services in the calendar year 1938 as compared with 1937:

Activity	1938	1937	Percent gain 1938 over 1937
Clinic service (diagnostic or treatment):			
Admissions.....	98,777	76,811	29
Visits.....	268,786	193,404	39
Hospital care:			
Children under care during year.....	49,308	42,346	16
Days' care provided during year.....	1,631,866	1,323,441	23
Convalescent-home care, days of care provided.....	500,841	380,405	32
Foster-home care, days of care provided.....	114,240	57,843	98
Public-health nursing, field and office visits.....	243,463	202,351	20
Physical therapy, field and office visits.....	343,122	189,147	81
Social service, admissions to case-work service.....	28,706	19,461	
Children referred for vocational rehabilitation.....	4,920	3,654	35

¹ 6 months only.

In the fiscal year, 37 States were able to match in full the Federal funds allotted for grants for services for crippled children, as compared with 32 in the fiscal year 1937-38. The \$1 million authorized for grants to States without regard for matching will, in accordance with the 1939 amendments to the Social Security Act, be allotted on the basis of need and will greatly strengthen the program in the States which have not been able to match the Federal funds offered.

Of the Federal funds available for grants to States each year, part is reserved for allotment on the basis of a State's special need, such as an epidemic of infantile paralysis, an especially large number of children in need of care, or costs greater than the average. In March 1939 the number of cases of infantile paralysis in South Carolina began to increase and soon reached epidemic proportions. On request, the Assistant Director of the Crippled Children's Division of the Children's

Bureau served for several weeks as the Acting Director of the Division of Crippled Children of the State Board of Health to develop a State-wide program for the diagnosis and treatment of children afflicted with acute poliomyelitis. In addition, the Children's Bureau arranged for an additional allotment of Federal funds to South Carolina to meet the increased needs during the epidemic.

The Crippled Children's Division and its regional staff of medical, nursing, and medical social-work consultants work closely with the State agencies for crippled children in formulating State plans and developing programs. A study of the Michigan State program for crippled and afflicted children was begun at the request of the Michigan Crippled Children Commission.

The Advisory Committee on Services for Crippled Children, at its meeting in December 1938, made recommendations to the Children's Bureau relating to the quality of care and development of diagnostic services, hospital care, and aftercare. It recommended that decisions on the eligibility of children for treatment be based on the estimated cost of medical care in relation to the social and economic resources of the family. The State and Territorial health officers, in their conference with the Children's Bureau in April 1939, made recommendations on personnel similar to those for the maternal and child-health program (see p. 156). In regard to the coordination of maternal and child-health and crippled children's services, they recommended that State services for crippled children be administered by State health agencies. As of June 30, 1939, the types of State agencies administering services for crippled children were: health departments, 26; welfare departments, 14; crippled children's commissions, 5; departments of education, 4; university hospitals, 1; and an interdepartmental committee, 1.

CHILD-WELFARE SERVICES

The objective of part 3 of title V of the Social Security Act is the organization of child-welfare services, under the supervision of State welfare departments, in predominantly rural areas. Federal funds can be used to pay part of the cost of local child-welfare services, but, since funds are limited, the State welfare agencies select the local areas in which the program is to be developed and depend upon increasing State and local contributions to make possible extension of the program into new areas. During the fiscal year the program was in operation in all the States and Territories covered by the act, except Wyoming.

Most of the service by child-welfare workers is furnished to children in their own homes—children in danger of becoming delinquent because of their environment; children who present conduct problems in the school, the home, or the community; children in need of treat-

ment or special training because of physical handicaps; mentally defective children for whose care plans must be made; and children whose home conditions threaten their physical or social well-being. The provision of boarding-home or foster care has not played a large part in the child-welfare service program.

On June 30, 1939, in 45 States, 394 child-welfare workers, under the supervision of local welfare boards or officials or directly under the State welfare department, had been assigned to 468 counties; in 4 New England States and Alaska, 12 child-welfare workers had been assigned to 10 areas including 153 towns; and in 8 States, 53 State workers were giving some case-work service to individual children in districts covering approximately 690 counties as a part of their work in developing interest in child-welfare programs and in the employment of a county child-welfare worker. In sum, a total of 459 child-welfare workers—an increase of 56 over the preceding fiscal year—were employed in covering 478 local areas with intensive case-work service for children and 690 areas with more scattered service. For the child-welfare service program State welfare agencies employed, during the fiscal year, 202 full-time and 82 part-time professional workers. These figures do not include the entire personnel in State welfare departments rendering service to children, since the Federal aid program for child-welfare services is supplementary to other State work for children.

Since the Social Security Act went into effect there has been a marked increase in the number of States that have established within their welfare agencies a division for the administration and supervision of child-welfare activities. There are now 40 State welfare agencies, as compared with 27 in 1936, that have administrative units with definite responsibilities for services for children. There has also been an increase in the number of States that have placed upon county welfare departments legal responsibility for furnishing preventive and protective services to dependent and neglected children and children in danger of becoming delinquent.

As in previous years, the services of child-welfare workers in dealing with the special needs of children have been made available to public-assistance and relief agencies, to health agencies, and to agencies providing services for crippled children. Four years of cooperation at Federal, State, and local levels and the use of Federal funds have brought a gradual coalescence of services for children in rural areas. The trend toward localization of responsibility for the care and protection of children has also continued. Some States whose original plans for child-welfare services were on a district basis have now

decided that the quality of service cannot be safeguarded if local workers cover too large an area. In many instances in which demonstrations of child-welfare services were financed at first almost entirely with Federal funds, State or local funds have since been made available either to take over the unit or to pay a substantial part of the worker's salary and travel costs.

Fourteen State welfare agencies have been utilizing child-welfare service funds for employing a supervisor or director of training as a means of improving the quality of service for children in local communities. Most of the States have used one or more of the following procedures for training personnel: Staff supervision; educational leave for supplementary training at schools of social work; local training units with special staffs to which workers from other counties and sometimes students from schools of social work come for periods of training; conferences, institutes, and discussion groups; and, occasionally, leaves of absence for specially qualified persons to enable them to go to a selected agency for several months to improve their case-work service to children.

The Children's Bureau, through its Child Welfare Division and regional consultation service, has worked with State welfare agencies in the preparation of State plans and has given advisory service throughout the year on the development of the program. The consultant on Negro child-welfare problems gave intensive service in Alabama, Kentucky, Tennessee, Virginia, and the District of Columbia.

The Child Welfare Division submitted to the Special Advisory Committee on Training and Personnel for Child-Welfare Services (Children's Bureau) and for Public Assistance Programs (Social Security Board) a report in two sections, one on administrative policies in regard to training and one on State developments in improving the quality of service to children. The report, which included an expression of opinion by students receiving educational leave through Federal funds as to the strengths and weaknesses of their school experience, was submitted at the Committee's meeting of January 29, 1939, during the convention of the American Association of Schools of Social Work. The subcommittee on case recording, which is concerned with the development of case records for public agencies, met twice during the year—in New York City in February and in Buffalo in June. Led by the Assistant Director of the Child Welfare Division, the Committee's membership represents Connecticut, Florida, Indiana, Louisiana, New Jersey, New York, Oregon, Pennsylvania, and Wisconsin.

PUBLIC-HEALTH SERVICES

The United States Public Health Service is charged with the responsibility of administering grants-in-aid to the several States for public-health work, as authorized by title VI of the Social Security Act, and also with the responsibility of conducting scientific research in the field of medicine and public health.

The achievements in the establishment and improvement of health services in the 3 years and 5 months since funds first became available for this purpose have been unequaled in any similar period of time.

Experience has shown, and most State health authorities have realized, that if specific causes of morbidity and mortality are to be controlled most effectively, the attack must be made through local health units, directed by a whole-time medical officer and staffed by an adequate number of full-time employees who are trained in the various required techniques. On January 1, 1935, there were 594 counties in the United States that had local health departments under the full-time direction of a medical health officer. Under the stimulus of Federal grants on a matching basis, the number of such counties in 1939 reached a total of 1,371—an increase of 130.8 percent.

This expansion of basic services on the local level has been achieved through the use not only of Federal grants but also of State and local appropriations. On January 1, 1939, annual appropriations from State and local sources for health work, in the cooperative projects only, totaled \$44,861,322—an increase of more than \$13,000,000 in 4 years.

Provision of a health department directed by a medical officer and staffed by trained, full-time personnel is a necessity for adequate health service. However, the number of such persons in a health department may and does vary from one—sufficient to deliver only the barest minimum of service—to a complete staff organized to operate health services in all the approved specialties.

One significant result of the Federal grants-in-aid program has been the increase of personnel in established health departments to improve the quality and widen the scope of activities. These additions have been made in both State and local offices but particularly at the State level. Thirty-seven State departments now have divisions or bureaus concerned with the promotion and supervision of local health services; 27 have bureaus or divisions of industrial hygiene; 35 have dental units or bureaus; 17 carry on pneumonia-control programs; 5 State departments have cancer-control programs; and nearly all States have improved their public-health nursing, engineering, and vital-statistics functions.

Probably one of the most gratifying results of the grants-in-aid program has been the large number of individuals who have received technical training for positions in official health departments. From February 1936 to the close of this fiscal year, public-health training for some 5,400 individuals was provided, in whole or in part, from Federal funds. Approximately 1,500 of these individuals received such training during the fiscal year. Among them have been some 1,200 medical officers, 2,600 nurses, 270 engineers, 820 sanitarians, 272 laboratory technicians, 13 dentists, and 38 statisticians. This program of training for particular types of work is one of the soundest carried out in present-day public-health practices and is an essential to the development of full health protection for all the people.

The development of public-health administration in the United States has until very recently been restricted, in general, to provision of the basic preventive services, and to therapeutic measures only when active therapy of the afflicted was the best method of protecting the healthy population. Within the last few years, however, there have been incessant demands and increased realization that official health agencies should be concerned not only with the protection of the public from attacks of preventable disease but also with the organization of forces within the various communities in order to minimize the losses of life, earning power, and time from all types of existing disease. A beginning has been made by the participation of some official health agencies in the treatment of trachoma, pneumonia, malaria, and cancer, and it is probable that this type of activity will play an increasingly important role in future programs of official health agencies.

VOCATIONAL REHABILITATION

The national program for vocational rehabilitation of the physically disabled is administered by the Federal Office of Education in cooperation with the States. Vocational rehabilitation of physically handicapped persons was initiated, and is maintained, under a special act of Congress approved June 2, 1920. The Social Security Act, approved August 14, 1935, increased the authorization of appropriations and placed the authorization on a permanent basis. It provided, also, for further development of the program. Amendments to the Social Security Act, approved August 10, 1939, increased the authorization of appropriations for aid to the States to the sum of \$3,500,000 annually, and the authorization of annual appropriations for administration of the program by the Federal Office of Education to the sum of \$150,000.

To receive the Federal grants States must expend from State or local funds, under the supervision of the State Board for Vocational Education, an amount at least equal to the amount expended from Federal funds. The State services of rehabilitation are administered under plans approved by the Federal Office of Education which show the qualifications of State professional personnel, policies for providing services to handicapped persons, and the plan of organization and administration of the State program.

Vocational rehabilitation service in the States is available to persons who are handicapped vocationally through disease, injury, or congenital causes. To be eligible for the service the disabled person must be of employable age, have actual or potential work capacity, be of sound mind, and be willing to cooperate in his rehabilitation.

State departments of rehabilitation render service on a "case" basis but do not maintain institutions, schools, classes, or shops. They do, however, purchase or obtain for their clients such services as are needed. These services include vocational counsel and advisement; assistance in obtaining services to remove or alleviate the physical disability; vocational training for a specific job or occupation; and placement in employment upon completion of training for the occupation selected. After placement all cases are kept under observation to ensure successful rehabilitation.

Federal and State matching funds may be used for administration and supervision of the service, for tuition, instructional supplies or equipment, artificial appliances, travel, and medical or other examination of trainees. The funds cannot be used for living expenses or physical restoration of the persons served.

At present the rehabilitation program provides a service which prepares disabled persons for and places them in normal competitive employment. It is definitely an educational service which assists the handicapped person to adjust or readjust himself to normal self-supporting employment. However, the extension of the program through amendment of the Social Security Act was promoted with the object that provision might also be made for assisting disabled persons who can be prepared only for sheltered or partial employment. Plans are now being considered by the Office of Education to devise the best means of accomplishing this desirable objective.

The status of 47,843 persons in process of rehabilitation at the close of the fiscal year 1937-38 is shown in the following tabulation:

	Status	Number of persons
Total		47, 843
Eligible for service, under advisement		16, 635
In training		15, 955
Undergoing physical restoration, including fitting of artificial appliance		1, 692
Training interrupted		3, 021
Awaiting placement after training		4, 924
Awaiting placement after physical restoration or fitting of appliance		1, 365
Awaiting placement or adjustment without training		1, 671
In employment, being observed		2, 580

The scope of the rehabilitation program in 46 States, the District of Columbia, Hawaii, and Puerto Rico is indicated by the following statistics taken from reports for the fiscal year ended June 30, 1938, the last year for which complete data are available.

Seventy-five percent of the individuals rehabilitated during the year were males, 42 percent were over 30 years of age, 31 percent were married, and 38 percent had one or more dependents. Fourteen percent had less than six grades of education. Forty-six percent of the cases received guidance, training, and placement; 20 percent, guidance, training, other service, and placement; and 27 percent, guidance, other service, and placement. "Other service" means fitting with an artificial appliance, physical restoration, adjustment of compensation, or social service. Sixty percent of the cases received service extending over periods ranging from 13 to 37 months. The costs of service for 17 percent of the cases were less than \$50; for 14 percent, between \$50 and \$100; for 25 percent, between \$100 and \$150; for 11 percent, between \$150 and \$200; and for 22 percent, more than \$200.

Seventy-two percent of the individuals were earning more than \$14 a week at the time they were rehabilitated; and 20 percent, more than \$24 a week. Experience has shown that more than 85 percent of those rehabilitated in preceding years remained in continuous employment and that a majority of them received promotions or increases in wage.

SUPPLEMENTARY DATA

July 1–October 31, 1939

DEVELOPMENTS significant for the social security program which occurred shortly after the close of the fiscal year are summarized in this section, together with available data on major operations in the programs for old-age and survivors insurance, employment security, and public assistance. Information on these and other aspects of the social security program is published currently in the monthly Social Security Bulletin.

FEDERAL SECURITY AGENCY

The provisions of the Reorganization Act of 1939 (Public, No. 19, 76th Cong., approved April 3, 1939) and the President's Reorganization Plan No. 1 (effective July 1, 1939, under Public Res. 20, 76th Cong., approved June 7, 1939) established the Federal Security Agency which comprises the Social Security Board; the Public Health Service, formerly under the Treasury Department; the Office of Education, formerly under the Department of the Interior; the Civilian Conservation Corps; and the National Youth Administration, formerly under the Works Progress Administration. The reorganization plan also affected the administration of the Wagner-Peyser Act by transferring the United States Employment Service to the Social Security Board, for integration with the Board's unemployment compensation functions; by abolishing the office of Director of that Service; and by transferring to the Federal Security Administrator all functions relating to the administration of that Service formerly delegated to the Secretary of Labor.¹ The appointment of Paul V. McNutt, formerly Governor of Indiana and more recently High Commissioner of the Philippine Islands, as Administrator of the Federal Security Agency was confirmed by the Senate on July 12, 1939.

AMENDMENTS TO THE SOCIAL SECURITY ACT IN 1939

Reference has been made to the recommendations of the Social Security Board, transmitted to the Congress by the President on January 16, 1939, and to the Report of the Advisory Council on Social

¹ The second plan on Government reorganization transferred to the Federal Security Agency, for administration in the Office of Education, the Film and Radio Services of the former National Emergency Council. It also transferred to the Federal Security Agency participation by the Government in the work of the American Printing House for the Blind.

Security, published on December 10, 1938. These recommendations were transmitted to the Committee on Ways and Means of the House of Representatives and the Committee on Finance of the Senate. On February 1, 1939, the former Committee began hearings on the whole subject of amendments to the Social Security Act. Over a period of several months the Social Security Board was represented at the hearings by Arthur J. Altmeyer, Chairman of the Board. George E. Bigge, member of the Board, and W. R. Williamson, Consulting Actuary, also testified. On June 2, 1939, the Social Security Act Amendments of 1939 were reported favorably to the House of Representatives by the Committee on Ways and Means. After considerable debate the bill (H. R. 6635) was passed by the House on June 10, 1939, by the overwhelming vote of 361 to 2. Hearings were held in June by the Senate Committee on Finance, and the bill was reported to the Senate with amendments, debated, and finally passed by the Senate on July 13 by the vote of 57 to 8. After lengthy consideration by the conference committee, the amendments in disagreement were reconciled on August 4 and accepted by the House on August 4 and the Senate on August 5. The bill (Public, No. 379, 76th Cong.) was signed by the President on August 10.

The changes effected by the Social Security Act Amendments of 1939 are substantial and comprehensive in that they modify all titles of the original act. The most important changes are those dealing with the Federal old-age insurance program, which was revised and expanded to form a program for Federal old-age and survivors insurance. Other amendments related to the Federal-State systems of unemployment insurance and public assistance. The amendments also increased the amounts authorized for Federal grants to States for maternal and child health, crippled children, child welfare, vocational rehabilitation, and public health, under programs of the Social Security Act directed by Federal agencies other than the Social Security Board.

FEDERAL OLD-AGE AND SURVIVORS INSURANCE

In amending the Social Security Act, the old-age insurance program was revised in six important respects:

1. The payment of monthly benefits is advanced to January 1, 1940;
2. Eligibility requirements in the early years are liberalized to permit those who have attained age 65 to qualify for benefits in 1940 or shortly thereafter;
3. The average benefits payable in the early years are increased;
4. Protection is extended to the aged wife and dependent children of beneficiaries and to certain survivors of insured workers;

5. A Federal old-age and survivors insurance trust fund is created, to be supervised by a Board of Trustees; and
6. The old-age insurance tax on workers and employers is continued at 1 percent of taxable wages and 1 percent of pay rolls for the 3 calendar years 1940-42.

When the Social Security Act was passed in 1935, it was thought that a period of at least 5 years would be required to establish the administrative machinery by means of which monthly old-age benefits might be paid promptly and with reasonable facility. Since administrative procedures have been perfected more quickly than had been considered possible, payment of monthly benefits can readily be undertaken by January 1, 1940.

Chart 31 outlines major aspects of the 1935 and 1939 provisions of the Federal old-age insurance system.

Benefits

The practical objective of the old-age insurance provisions is to prevent old-age dependency. The effectiveness of the program will be measured by the extent to which it enables the worker to maintain himself in his old age and to protect his wife and children in case of his death without need for public assistance or general relief. This practical objective necessitates the recognition that payments for a beneficiary with an aged wife or young children should be larger than those for an individual who does not have such dependents; and that the benefits of a worker who has had low wages should be larger in proportion to his contributions than those of an individual whose earnings have been higher. These objectives are achieved under the amendments in two ways. First, benefits are related to average wages rather than accumulated wages, according to a formula which gives a relatively higher benefit to those with lower earnings; this change has the effect of increasing the amounts payable in the early years and of relating benefits more closely to the wage loss incurred by retirement from active employment. Second, supplementary benefits related to the wage earner's benefit are provided for a wife aged 65 or more and for dependent children aged less than 16, or 18 if they are regularly attending school. This change recognizes the greater presumptive need of families in which the wage earner has such dependents.

Chart 32 and appendix table B-2 give illustrative examples of the benefits payable with respect to various amounts of average wages and years of coverage under the insurance plan. Benefits under the amended program are based on the average monthly wage of the worker as defined in the act. Under the original law, benefits were

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CHART 31.—*Old-age and survivors insurance: Provisions enacted in 1935 and in the 1939 amendments to the Social Security Act*

Provision	1935 act	1939 amendments
Monthly benefits first payable.....	January 1942.....	January 1940.
Age limits for persons qualifying for monthly benefits.....	Must have attained age 65 at some time after Jan. 1, 1941.	Age 65 or over for all old-age benefits (primary annuitant, wife, widow, or dependent parents). Under 16, or 18 if still in school, for dependent children. No age limits for widows with dependent children.
Contribution rates of workers and of employers (percentage of pay rolls). .	1 percent, 1937-39. 1½ percent, 1940-42 2 percent, 1943-45 2½ percent, 1946-48 3 percent, 1949 and thereafter.....	1 percent, 1939-42; 2 percent, 1943-45; 2½ percent, 1946-48; 3 percent, 1949 and thereafter.
Excepted employment.....	Employment after age 65; employment in agriculture, private domestic service, government, certain nonprofit organizations; maritime employment, etc.	Nearly the same except that employment after age 65, employment in national banks, and some maritime employment are covered.
Total monthly benefits payable with respect to 1 person's wages:		
Minimum.....	\$10.....	\$10 for primary annuitant; \$15 for primary annuitant and 1 dependent (aged wife or dependent child); \$20 for annuitant and 2 or more dependents. \$10 for widow aged 65 or over without dependent child. \$12.50 for widow and 1 dependent child; \$17.50 for widow and 2 dependent children; \$20 for widow and 3 or more dependent children. If no widow survives, \$10 for 1 or 2 dependent children; \$15 for 3, \$20 for 4 or more. \$10 for 1 or both wholly dependent aged parents.
Maximum.....	\$85.....	\$85, or twice primary benefit, or 80 percent of legally defined average monthly wage, whichever is least. (These maximums are not imposed on total benefits of less than \$20 and may not reduce total of benefits below \$20.)
Formula for computing primary monthly benefit.....	½ of 1 percent of first \$3,000 total wages, ¹ plus ¼ of 1 percent of next \$42,000, plus ⅓ of 1 percent of next \$84,000.	a. 40 percent of first \$50 of legally defined average monthly wage plus 10 percent of average monthly wage in excess of \$50 but not over \$250, plus b. 1 percent of amount computed under (a) for each year in which wages ² of \$200 were received.
Supplementary benefits:		
Wife aged 65 or over.....	None.....	50 percent of primary benefit.
Dependent child.....	None.....	50 percent of primary benefit.
Survivors and lump-sum death payments:		
1. Lump-sum death payments.....	Amount equal to 3½ percent of total wages less monthly benefits received.	Amount equal to 6 times the primary benefit, provided that the deceased worker was fully or currently insured and left no widow, child, or parent who would, on filing application in the month of his death, be entitled to a monthly survivors benefit for such month.
2. Monthly benefits to survivors of a fully insured individual:	None.	
(a) Widow aged 65 or over.....		75 percent of primary benefit.
(b) Widow having dependent child.....		75 percent of primary benefit.
(c) Each dependent child.....		50 percent of primary benefit.
(d) Each wholly dependent aged parent (if no widow or unmarried child under 18 survives). .		50 percent of primary benefit.
3. Monthly benefits to survivors of currently insured individuals:	None.	
(a) Widow having dependent child (in addition to child's benefits). .		75 percent of primary benefit.
(b) Each dependent child.....		50 percent of primary benefit.
Payment to workers failing to qualify for monthly benefits.....	Lump-sum payment amounting to 3½ percent of total credited wages payable at age 65.	None.
Eligibility requirements:		
(a) Fully insured.....	\$2,000 cumulative wages received; 1 day of covered employment in each of 5 years after 1936 and before age 65.	Wages of at least \$50 paid in each of 40 quarters or in ½ as many quarters as the number elapsing after 1936 or after attainment of age 21, whichever is later, and before attainment of age 65 or death, whichever is earlier. Minimum, 8 quarters.
(b) Currently insured.....	None.....	Wages of at least \$50 paid for each of at least 6 out of the 12 quarters immediately preceding the quarter in which death occurred.
Monthly benefit not payable.....	For months when in "regular employment" for which wages have been paid.	For months in which: (a) Services are rendered for wages of \$15 or more; (b) Widow under age 65 has no dependent child in her care; (c) Children between 16 and 18 are not regularly attending school.

¹ "Wages" is used in this column as referred to in sec. 202 (a) (1) and defined in sec. 210 of the Social Security Act of 1935.

² "Wages" is used throughout this column as defined in title II, sec. 209 (a) of the Social Security Act as amended in 1939.

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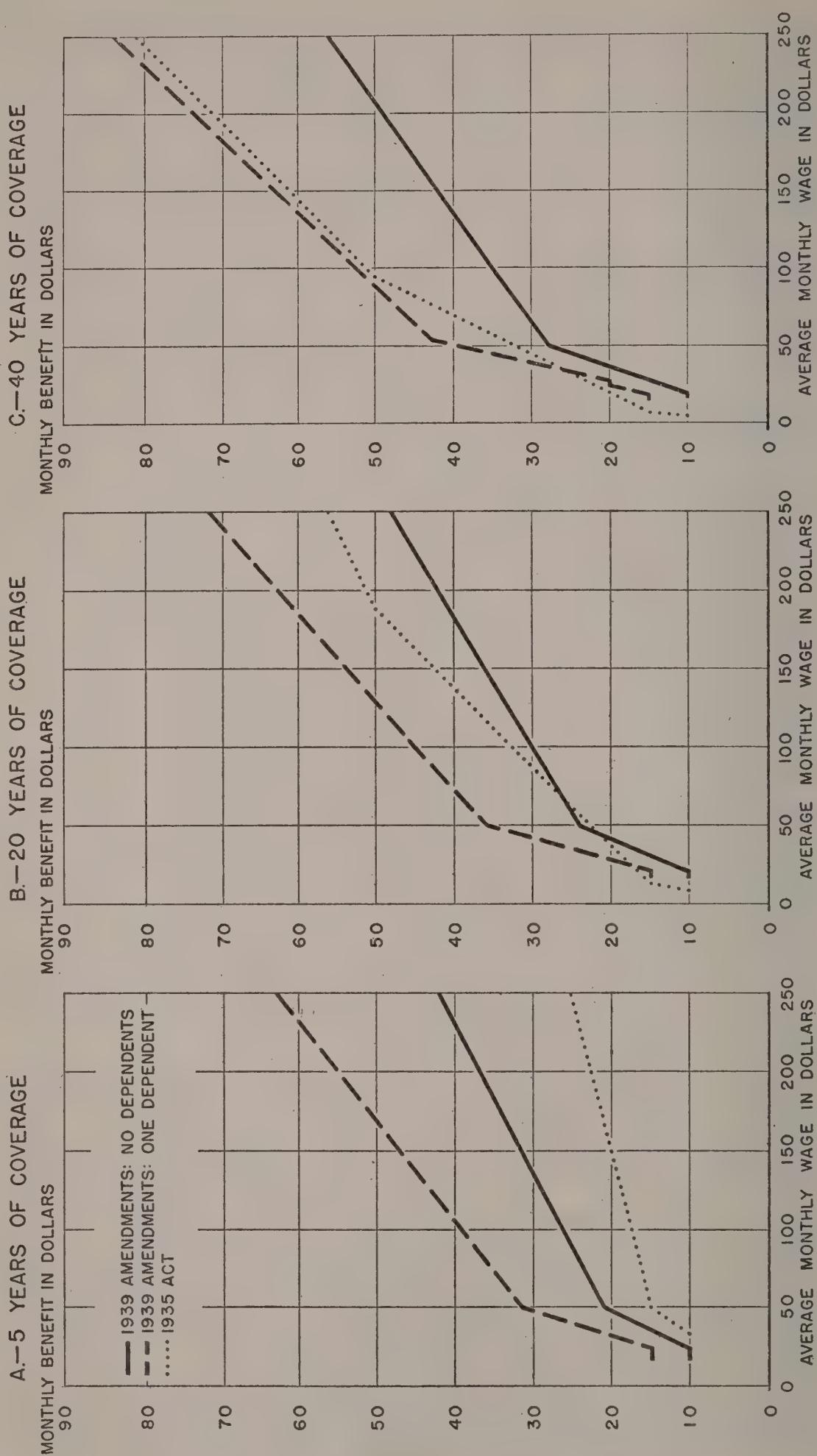
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based on a cumulative wage total. The total-wage basis was not satisfactory since it would result in inadequate benefits for persons who were old when the program became effective and for the survivors of young workers whose wage records would be short. The average-wage basis maintains a closer relationship between the amount of a worker's benefits and his rate of earnings before retirement or death. To the benefit computed on the basis of the average wage, increments are added for each year of coverage, so that the person who has contributed to the system for a long time still receives a benefit higher than that of a person whose period of coverage has been short.

The scope of the protection is further increased by a change in the type of payment made in the event of death. Under the original act, the lump-sum payment to the estate of a deceased covered worker represented approximately the amount of contributions the worker had paid minus any benefits he had drawn. Consequently, protection against wage loss resulting from the death of the wage earner was inadequate in most cases. Furthermore, the death payment in the original act tended to be in inverse ratio to presumptive need; i. e., even after the system had been in operation many years, the death payment would amount to very little for the survivors of the young worker who had been in the system a relatively short time but who would be likely to have young children dependent upon him. On the other hand, the payment would have been relatively large for the worker who had been in the system for a long time and whose children presumably would have had time to grow up and become self-supporting. Clearly, the death payment was not related to social adequacy but was based on a "money-back" principle, assuring to the estate of the contributing worker total cash benefits somewhat greater than the amount which he had paid in taxes. Finally, payment of a lump sum was not satisfactory because the protection was not continued during the dependency of the survivor.

The amendments eliminate most of the lump-sum payments and substitute current monthly protection for the survivors of deceased workers whose probable need is greatest. Instead of promising the contributing worker that in the event of his death his estate will receive a lump-sum return of his contributions, the new plan gives monthly benefits to widows aged 65 or over; to widows caring for children of the deceased who are aged less than 18 and to such children; and, when no widow or children under 18 survive the deceased wage earner, to dependent parents aged 65 or over. Monthly benefits payable to these survivors are related to the average wages the deceased worker had received in covered employment and the length of his covered employment. The benefits (see appendix table B-3

CHART 32.—Old-age and survivors insurance: Monthly benefits payable at age 65 under 1935 provisions and under 1939 amendments to workers with specified wages and years of coverage¹



¹ See table B-2.

for illustrative examples) partially compensate for the wage loss suffered by reason of the individual's death.

Eligibility

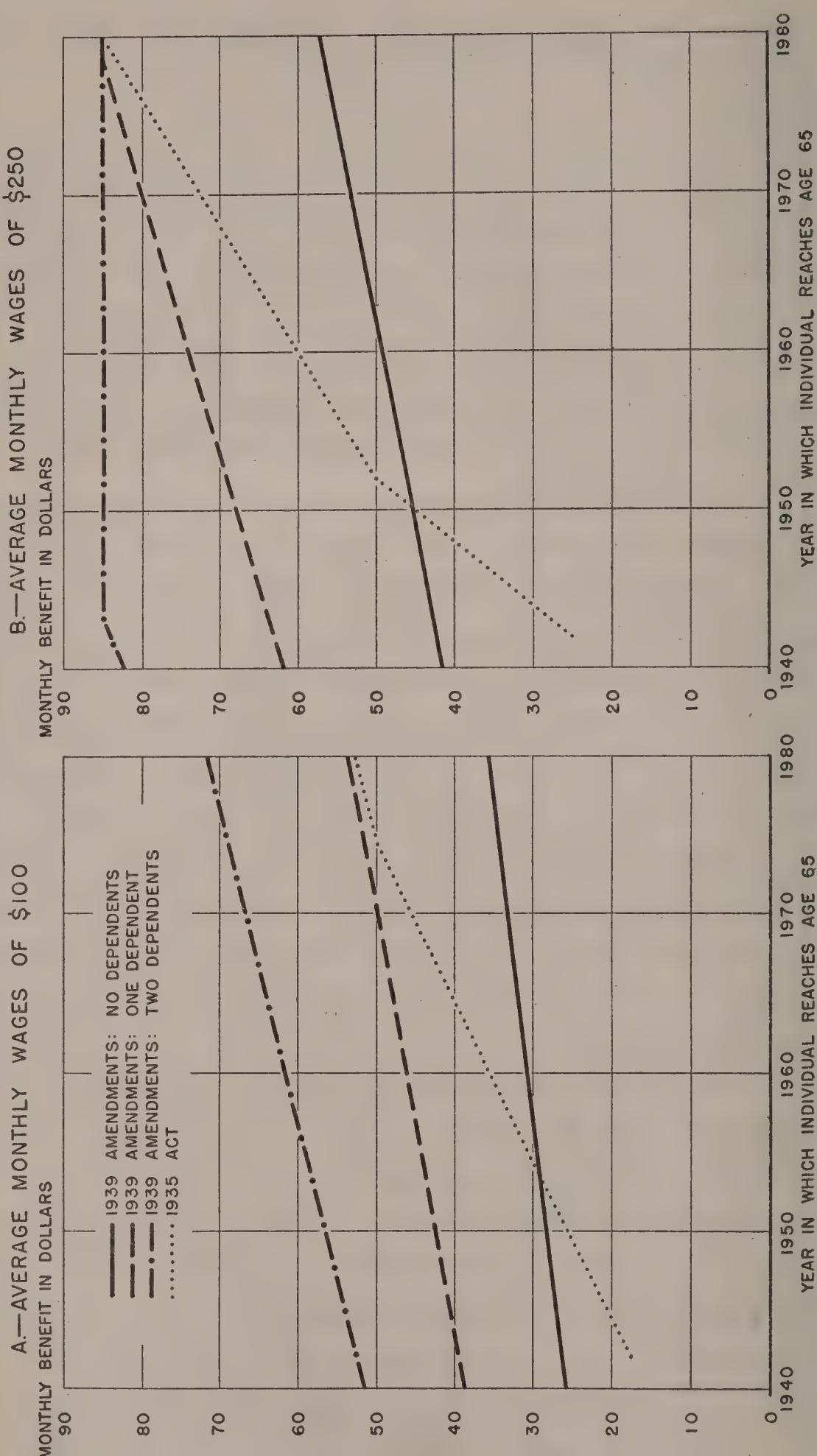
Eligibility for benefits as well as the amount of the benefit is based upon the individual's wage record in covered employment. As under the original act, benefits are based on these same wages. By relating benefits to previous earnings, the contributory system preserves self-reliance and individual initiative in its provisions for old-age security. The relation between contributions and benefits also provides a safeguard against reduction of benefits as well as against excessive liberalization of benefits and facilitates the financing of a social insurance system by means of an equitable distribution of costs over a long period of time.

In general, the insured worker's average wage is determined by dividing the total amount of his wages included under the insurance system by approximately the number of months in which he could have been under the system before he retired or died. The monthly benefit represents 40 percent of the first \$50 of the average monthly wage, plus 10 percent of any amount by which average wages exceed \$50 and do not exceed \$250 a month. To this amount is added 1 percent for each year in which the individual has received \$200 or more in wages. This formula thus recognizes two principles: The social desirability of paying proportionately larger benefits to low-paid workers, and the practical desirability of paying benefits in relation to the amount of earnings and duration of employment.

The qualifying requirement under the original law—total wages of at least \$2,000 from covered employment, with some of these wages from covered employment in each of 5 separate calendar years—has been changed. Persons already old who would have been excluded under the original act are now enabled to qualify for old-age benefits. As time goes on the requirements of periods of covered employment become more exacting in order to limit benefits to persons who have participated substantially. The original law excluded employment after age 65; the amendment which allows credit for employment after age 65 is retroactive to January 1, 1939. This change permits many additional older workers to qualify for benefits during the first few years of benefit payments.

For certain of the survivorship benefits—those granting protection to children under age 18 and to widows who are caring for them—the qualifying requirements for the future as well as the present are relatively easy to fulfill. For his survivors to be eligible for such benefits, a wage earner must have been a recent participant in the system but

CHART 33.—*Old-age and survivors insurance: Monthly benefits payable at age 65 under 1935 provisions and under 1939 amendments to workers with specified wages, 1940-80*¹



¹ See table B-2.

he need not have built up an extensive wage record over a long period. This provision affords protection against the risk of death to wage earners whose need for such protection is likely to be the greatest. This measure provides protection to families of workers who have had a substantial amount of covered employment in the 3 years before death, without requiring the more stringent conditions necessary in the provisions for old-age benefits to safeguard the system from the excessive costs which might otherwise be occasioned by persons who entered it late in life in order to obtain retirement benefits.

The general basis of the new eligibility requirements is that a worker, to be "fully insured," must have had a quarter of coverage for each 2 calendar quarters in which he might have been in the system before the quarter in which he attains age 65 or dies. To have a quarter of coverage, a person must receive in the quarter at least \$50 in wages from covered employment. The measuring period begins with January 1, 1937, when the system became operative, except for persons who were aged less than 21 at that time; for these latter, the measuring period begins with the first quarter after that in which age 21 is attained. A minimum of 6 quarters is required. A person who has had 40 quarters of coverage will be "fully insured" even though that number is less than half the number of quarters in which he might have been covered. Fully insured status is requisite for the monthly benefits payable to workers at age 65 and to the aged wives and children of beneficiaries and for the monthly benefits payable to aged widows or, in certain circumstances, the aged parents of deceased workers. An individual is "currently insured" if he has had wages of \$50 or more for at least 6 of the 12 quarters immediately preceding the quarter in which he died. Benefits are payable to the children of a deceased worker who was currently insured and to his widow while she has custody of his children. Lump-sum payments, of limited amounts, will be made with respect to persons who die after 1939 only when there is no survivor entitled to a monthly benefit for the month in which death occurred. For a summary of qualifying conditions for the various types of benefits, see chart 31.

Financial Provisions

Certain amendments were adopted which affect the financial framework of the old-age insurance system. First, for the old-age reserve account there is substituted, as of January 1, 1940, the Federal old-age and survivors insurance trust fund, with the Secretary of the Treasury, the Secretary of Labor, and the Chairman of the Social Security Board as trustees. The trustees will report to Congress annually on the operation and status of the fund. Special reports are to be made

whenever the trustees are of the opinion that the fund is unduly small or that it exceeds three times the highest annual expenditure anticipated in the ensuing 5-fiscal-year period. The Secretary of the Treasury will serve as managing trustee of the fund. All assets credited to the reserve account are transferred to the trust fund, and amounts equal to the full collection of the old-age and survivors insurance taxes are appropriated to the fund. Administrative costs of the system are to be met from the trust fund.

That portion of the fund not needed to meet current claims or administrative expenses of the program is to be invested, as under the 1935 provisions, in obligations of or guaranteed by the United States. These obligations may be purchased at the market price or obtained on original issue at par. If the managing trustee determines that such acquisition of securities is not in the public interest, special obligations may be acquired at par. In lieu of the former provision of law specifying 3-percent interest on special certificates placed in the old-age reserve account, the interest on such special certificates will be at the current average rate of interest borne by all outstanding interest-bearing obligations composing the public debt (as provided for the unemployment trust fund), and there is no minimum limit for the yield on regular securities.

The present tax schedule is amended so that the current rate of 1 percent on employers and 1 percent on employees is continued until 1943. Postponement of the previously scheduled tax increase will save employers and workers about \$275 million for 1940, or a total of \$825 million for the 3 years 1940-42. No change, however, has been made in the tax rates for subsequent years. Employers and employees will each pay at a rate of 2 percent in 1943-45, 2½ percent in 1946-48, and 3 percent in 1949 and thereafter. The sections of the Internal Revenue Code containing the taxing provisions which were formerly included in title VIII of the Social Security Act have been named the Federal Insurance Contributions Act.

Coverage

Several changes were made with respect to the coverage of the insurance plan. About 1.6 million additional workers were included by removing the exemption of certain maritime employment, of employment after age 65, and of employment in certain governmental instrumentalities, such as national banks, State banks which are members of the Federal Reserve System, and Federal building and loan associations. On the other hand, certain employments have been specifically excluded, notably some borderline types of agricultural labor.

Important changes in coverage are, in summary, as follows:

1935 provisions

Employment in what in general may be termed industry and commerce.

Employment in what in general may be termed industry and commerce.
Maritime service on American vessels.
Service by employees in national banks, building and loan associations, etc.

The following forms of employment are excepted:

1935 provisions

Service covered by the Railroad Retirement Act excluded by amendment in that act.

Casual labor not in the course of the employer's trade or business.

Service for religious, charitable, educational, or certain other organizations not conducted on a profit-making basis.

Service on both American and foreign documented vessels.

Agricultural labor.

Domestic service in a private home.

Service in the employ of Federal, State, or local government or instrumentalities.

1939 provisions

Employment in what in general may be termed industry and commerce.
Maritime service on American vessels.
Service by employees in national banks, building and loan associations, etc.

1939 provisions

Service covered by the Railroad Retirement Act.

Casual labor not in the course of the employer's trade or business.

Service for religious, charitable, educational, and certain other organizations not conducted on a profit-making basis (with certain extensions and modifications).

Service on foreign vessels and certain fishing vessels of less than 10 tons.

Agricultural labor—the term is defined so as to clarify its meaning and extend exemption to certain services which, though not previously exempt, are closely related to farming activities.

Domestic service in a private home, local college club, fraternity, or sorority.

Service in the employ of Federal, State, or local government or instrumentalities—but with important limitations, so that banks, building and loan associations, and certain other organizations will now be covered.

Service in the employ of a foreign government or its instrumentalities.

Certain services where the remuneration is nominal and for voluntary fraternal and beneficiary associations; for schools and colleges by regular students; and for hospitals by internes and nurses in training.

Family employment—for son, daughter, or spouse; or for a parent if the worker is under 21.

Service by newsboys under 18.

Administrative Procedures

The 1939 amendments also include several administrative changes affecting the Federal old-age and survivors insurance system. Employers are required to furnish to each of their employees a written statement in a form suitable for retention by the employee, showing, after December 31, 1939, the amount of the tax deducted and also the amount of the wages paid. These statements must be furnished at least once a year—more frequently if the employer wishes—and in any case they must be furnished when the worker leaves a job. The Social Security Board is directed to maintain the wage records and, upon request, to inform any wage earner (or after the wage earner's death, his wife, child, or parent) of the amount of his credited wages. The records are declared to constitute evidence of the amount of credited wages and the periods of payment, and the absence of an entry for any period constitutes evidence that no wages were paid in such period, except that such records are to be corrected within a period of 4 years if satisfactory evidence of errors or omissions is presented. After the expiration of the fourth year the record shall be conclusive, except that the Board is authorized to correct the records to conform them to tax returns and other data submitted under the taxing provision.

Detailed provisions have been added to the law relating to rules and regulations, hearings, and decisions with respect to insurance benefits. Specific procedure is also outlined for judicial review of the Board's decisions, and provision is made respecting the practice of attorneys and agents before the Board and the delegation of authority by the Board.

UNEMPLOYMENT COMPENSATION

No basic changes were made in the unemployment compensation features of the Social Security Act. The changes adopted relate mainly to the tax and coverage provisions.

In financial terms, the most important amendment is that which bases the unemployment compensation tax on wages paid and limits it to the first \$3,000 of wages paid by an employer to an employee in a year. These provisions already apply to old-age insurance, and there are distinct advantages in a uniform tax base for both programs. It is estimated that this new limitation will result in a saving to employers of about \$65 million a year and that it will simplify reporting procedures.

Employers will save an aggregate amount of about \$15 million by virtue of the provision granting relief to those employers who paid their State unemployment compensation contributions for the years 1936, 1937, and 1938 too late to qualify for the Federal credit. Em-

ployers who pay their delinquent taxes for these years before the sixtieth day after the enactment of the amendments will receive full credit against their Federal taxes for 1936, 1937, and 1938. In addition, the provision concerning loss of credit against the Federal tax on account of future delinquency is relaxed by increasing from 60 to 90 days the maximum period for which the Commissioner of Internal Revenue is permitted to grant an extension for the filing of Federal tax returns, and by providing that employers who pay their taxes after January 31 but before July 1 of the year following the close of the taxable year would lose only 10 percent of their credit.

Other changes in coverage with respect to the Federal unemployment tax parallel those made for old-age insurance. By defining the exemptions of agricultural labor and certain services for fraternal benefit societies and other institutions exempt from Federal income tax, as in old-age insurance, certain additional types of employment have been excluded. Services performed by an individual as an insurance agent or insurance solicitor are also exempted if all such services performed are solely on a commission basis. One field of employment is added to the coverage of the Federal act, namely, employment in certain Federal instrumentalities such as national banks and State banks which are members of the Federal Reserve System. If the States amend their laws accordingly, this amendment will bring about 200,000 additional persons under the unemployment compensation program. Authorization is given to the States to make their unemployment compensation laws applicable to services performed on land owned or held by the United States Government.

Among other changes in the unemployment compensation provisions, the most important are the clarification of "merit rating" or "individual employer experience rating" and the requirement that State laws must provide for the expenditure of Federal grants for administration of their laws in accord with Federal requirements and for replacement of moneys lost or expended for other purposes.

The sections of the Internal Revenue Code containing taxing provisions formerly included in title IX of the Social Security Act received the short title, "Federal Unemployment Tax Act."

PUBLIC ASSISTANCE

The amendments relating to public assistance are designed chiefly to liberalize and clarify existing Federal provisions and to simplify the administration of the State plans. No fundamental change in the Federal-State basis was made.

Federal participation in the program for aid to dependent children is increased from one-third to one-half of the costs incurred for admin-

istration and assistance under approved State plans, not including amounts by which monthly payments exceed \$18 for one dependent child and \$12 for each additional child aided in the same home. The age limit for children toward whose payments Federal funds are used is raised from 16 to 18 years if the State agency finds that the child is regularly attending school. It is estimated that these changes will enable the State to provide monthly payments for many additional children and to grant more adequate funds to many of the very needy cases now on State rolls. Furthermore, these amendments should encourage the nine jurisdictions (eight States and Alaska) which are not participating in this program to adopt a State plan which will entitle them to Federal aid and so provide more adequate aid to dependent children.

Changes in financial arrangements were made with respect to Federal participation in assistance to needy aged persons and needy blind persons. Under the 1935 law the Federal Government matched half the assistance costs incurred under an approved State plan, not including amounts by which individual payments exceeded \$30 a month. The amended law increases that maximum from \$30 to \$40 as of January 1, 1940, so that the maximum amount of Federal funds used for the monthly payment to an aged or a blind recipient of assistance is increased from \$15 to \$20. The extent of liberalization under these amendments will depend entirely upon the degree to which the States take advantage of the more liberal amount which the Federal Government will match.

Several amendments relate to administration of public assistance. The States are required, beginning July 1, 1941, to provide safeguards which restrict the use or disclosure of information concerning applicants and recipients to purposes directly connected with the administration of the plan. All three assistance titles are amended in this manner to ensure efficient administration and to protect recipients from humiliation and exploitation. To promote more efficient administration of State plans, the provisions for aid to the blind were amended so that the Federal Government, as in the amended provisions for aid to dependent children, will pay half the necessary costs involved in administration of an approved plan. The purpose of the public-assistance programs was clarified by the insertion of the word "needy" in the definitions of those who may receive old-age assistance, aid to dependent children, and aid to the blind. A closely related clarifying amendment provides that the States, beginning July 1, 1941, in determining need must consider any other income and other resources of applicants for any of these types of assistance.

The major changes in the financial provisions of the public-assistance programs are summarized below.

Federal grants to States for approved old-age assistance plans represent:

1935 provisions

One-half the State's expenditures for assistance payments, not including amounts by which individual payments exceed \$30 a month per recipient, plus—

Five percent of this amount, which may be used for administration, assistance, or both.

1939 provisions

Effective January 1, 1940, one-half the State's expenditures for assistance payments, not including amounts by which individual payments exceed \$40 a month per recipient, plus—

Five percent of this amount, which may be used for administration, assistance, or both.

Federal grants for approved plans for aid to dependent children are made on the following basis:

1935 provisions

One-third the State's expenditures for assistance and administration, not including amounts by which monthly payments exceed \$18 for the first child and \$12 for each additional child aided in the same home.

Federal funds may be used to aid children up to the age of 16.

1939 provisions

Effective January 1, 1940, one-half the State's expenditures for assistance and administration, not including amounts by which monthly payments exceed \$18 for the first child and \$12 for each additional child aided in the same home.

Federal funds may be used to aid children up to the age of 16, or 18 provided they are regularly attending school.

Federal grants for approved plans for aid to the needy blind represent:

1935 provisions

One-half the State's expenditures for assistance payments, not including amounts by which individual payments exceed \$30 a month per recipient, plus—

Five percent of this amount, which may be used for administration, assistance, or both.

1939 provisions

Effective January 1, 1940, one-half the State's expenditures for assistance payments, not including amounts by which individual payments exceed \$40 a month per recipient, plus—

One-half the State's total administrative expenditures.

STATE PERSONNEL

After January 1, 1940, the amended Federal law provides for the establishment of objective standards for merit systems for both State

and local personnel as one of the conditions the States must meet in order to receive Federal grants. This requirement applies to all three public-assistance programs and also to unemployment compensation and to the services for maternal and child health and for crippled children. The amended law provides that the States, to receive Federal funds, must include, in addition to other standards of efficient administration, methods relating to the establishment and maintenance of personnel standards on a merit basis. Specific provision is made to prevent the exercise of Federal authority with respect to the selection, tenure of office, and compensation of any individual employed in accordance with such methods.

OTHER FEDERAL-STATE PROGRAMS

Additional Federal funds have been authorized for the health and welfare programs administered by other Federal agencies under the Social Security Act. The addition of \$7,612,000 brings to \$25,700,000 the total Federal authorization for these services. The changes in annual authorizations for these programs are as follows:

<i>Program</i>	<i>1935 provisions</i>	<i>1939 provisions</i>
Maternal and child health-----	\$3,800,000	\$5,820,000
Services for crippled children-----	2,850,000	3,870,000
Child-welfare services-----	1,500,000	1,510,000
Vocational rehabilitation-----	1,938,000	3,500,000
Public health-----	8,000,000	11,000,000

Effective January 1, 1940, Puerto Rico may participate under the Social Security Act in all these health and welfare programs.

AMENDMENT APPROVED AUGUST 11, 1939

An amendment to the sections of the Internal Revenue Code which incorporate the tax titles under the Social Security Act of 1935 provides (Public, No. 400, 76th Cong., approved August 11, 1939) that no tax shall be collected under title VIII or IX of the Social Security Act or under the Federal Insurance Contributions Act or the Federal Unemployment Tax Act, with respect to services rendered prior to January 1, 1940, in the employ of an owner or tenant of land, in salvaging timber on such land or clearing such land of brush and other debris left by a hurricane. Any such tax heretofore collected (including penalty and interest) shall be refunded in accordance with the provisions of law applicable in the case of erroneous or illegal collection of the tax. No interest shall be allowed or paid on the amount of any such refund; and no payment shall be made under title II of the Social Security Act with respect to such services rendered prior to January 1, 1940.

SOCIAL SECURITY BOARD

At the expiration of his first term as a member of the Social Security Board, Arthur J. Altmeyer, Chairman, was renominated by the President on August 3, 1939, for a 6-year term. This nomination was confirmed by the Senate on the same day.

To integrate employment service and unemployment compensation activities, the Board established, on August 19, 1939, the Bureau of Employment Security, with Oscar M. Powell as Director. This Bureau consolidates the personnel and activities formerly centered in the Bureau of Unemployment Compensation and the United States Employment Service. Mr. Powell continues to serve also as Executive Director of the Board. The change in scope of the old-age insurance program effected by the Social Security Act Amendments of 1939 was reflected in the change, as of September 6, 1939, in the name of the bureau responsible for administering that program to the Bureau of Old-Age and Survivors Insurance.

As a result of the reorganization of activities and personnel, some functions previously assigned to bureaus and offices of the Board have been transferred to the Office of the Administrator to serve all units of the Federal Security Agency. In September 1939 the functions and personnel of the Office of the General Counsel were so transferred, and subsequently similar transfer was made of personnel functions of the Bureau of Business Management. Chart 34 shows the administrative organization of the Board as of November 3, 1939.

The expansion of the old-age and survivors insurance program to prepare for the earlier payment of monthly benefits necessitated opening 5 field offices in addition to the total of 327 opened before the close of the fiscal year. One of the new offices is located in Staten Island, N. Y., and four are in Chicago, Ill. In addition to the 332 offices open as of October 31, the Board had approved the location of 114 other offices, 42 of which will be opened early in November.

On October 31, 1939, the pay roll of the Board included a total of 10,542 employees, including personnel for additional field offices and the 624 employees of the United States Employment Service who were transferred to the Social Security Board when that Service was amalgamated with the Bureau of Unemployment Compensation to form the Bureau of Employment Security.

Old-Age and Survivors Insurance

As of October 31, 1939, a cumulative net total of 46.7 million social security accounts had been established, representing an increase of more than 2 million in the 4-month period. Posting of 1938 wage

records was substantially completed by September 15, with the entry of \$26.1 billion in workers' individual accounts. For the 2 calendar years 1937 and 1938 a total of \$53.7 billion has been posted. In addition the Board had received nearly 58 million wage items, including nearly \$14 billion in 1939 wages for subsequent posting when reports for that year are complete.

An immediate effect of the 1939 amendments to the Social Security Act was shown in the discontinuance of lump-sum payments to employees at age 65. All claims of this type which had not been completed by August 10 were disallowed, and claimants were notified that under the terms of the amended act they may be eligible for regular monthly retirement benefits after January 1, 1940, under the revised provisions for old-age insurance. From January 1937, when these lump-sum claims for workers at age 65 were first payable, to August 10, 1939, a total of 178,585 such payments amounting to an aggregate of more than \$9.9 million were certified by the Board to the Secretary of the Treasury; of these, 8,908 claims, amounting to \$756,701, were certified in the period July 1–August 10, 1939. A review of all such payments is being made to ascertain how many of these claimants may be able to qualify for monthly benefits. On the basis of this review, the workers will be informed of their potential rights under the amended act. Lump-sum payments at death continue to be made under the 1935 provisions of the act for workers who die prior to 1940. A total of 34,981 death payments, amounting to \$3.1 million, were certified to the Secretary of the Treasury during the period July 1–October 31, 1939, bringing to 246,979 payments aggregating nearly \$14.2 million the total for these payments since they were first made.

As of October 31, 1939, the amount in the old-age reserve account available for benefit payments was \$1.4 billion. During the 4-month period July–October a total of \$173.2 million was received in taxes under the Federal Insurance Contributions Act, formerly title VIII of the Social Security Act.

Employment Security

Since July 1, 1939, when benefits became payable in Illinois and Montana, the unemployment compensation program has been in operation in all 51 jurisdictions of the United States. During the period July 1–October 31, 1939, a total of nearly 13.5 million benefit payments were made to unemployed workers eligible under their State laws. These payments amounted to a total of about \$140.4 million: \$35.6 million in July, \$44.5 million in August, \$33.7 million in September, and \$26.7 million in October.

Benefit payments increased in number and amount because of the inauguration of payments in Illinois and Montana. The total number of initial claims for benefits decreased in each of the months of the period except October: July, 978,499; August, 709,465; September, 566,854; and October, 681,236. As of October 31, 1939, a total of \$1.5 billion was available for benefits, including amounts to the credit of the States in the unemployment trust fund and amounts held by the States in their clearing and benefit-payment accounts. Nearly \$14.2 million was collected in taxes under the Federal Unemployment Tax Act in the period July 1–October 31.

A total of 5.1 million applications for work were received by public employment offices during the 4-month period. Improvement in employment opportunities was reflected in the placement activities of these offices. Placements with private employers during the period (1.1 million) represented a new high for any 4-month period since July 1933 when the collection of data in all jurisdictions of the country was begun.

As of October 31, 1939, the Board had approved Federal grants to States for the administration of their employment service and unemployment compensation programs (including funds available under the Wagner-Peyser Act, administered since July 1, 1939, by the Social Security Board) amounting to nearly \$31.6 million for the period July 1–December 31.

Public Assistance

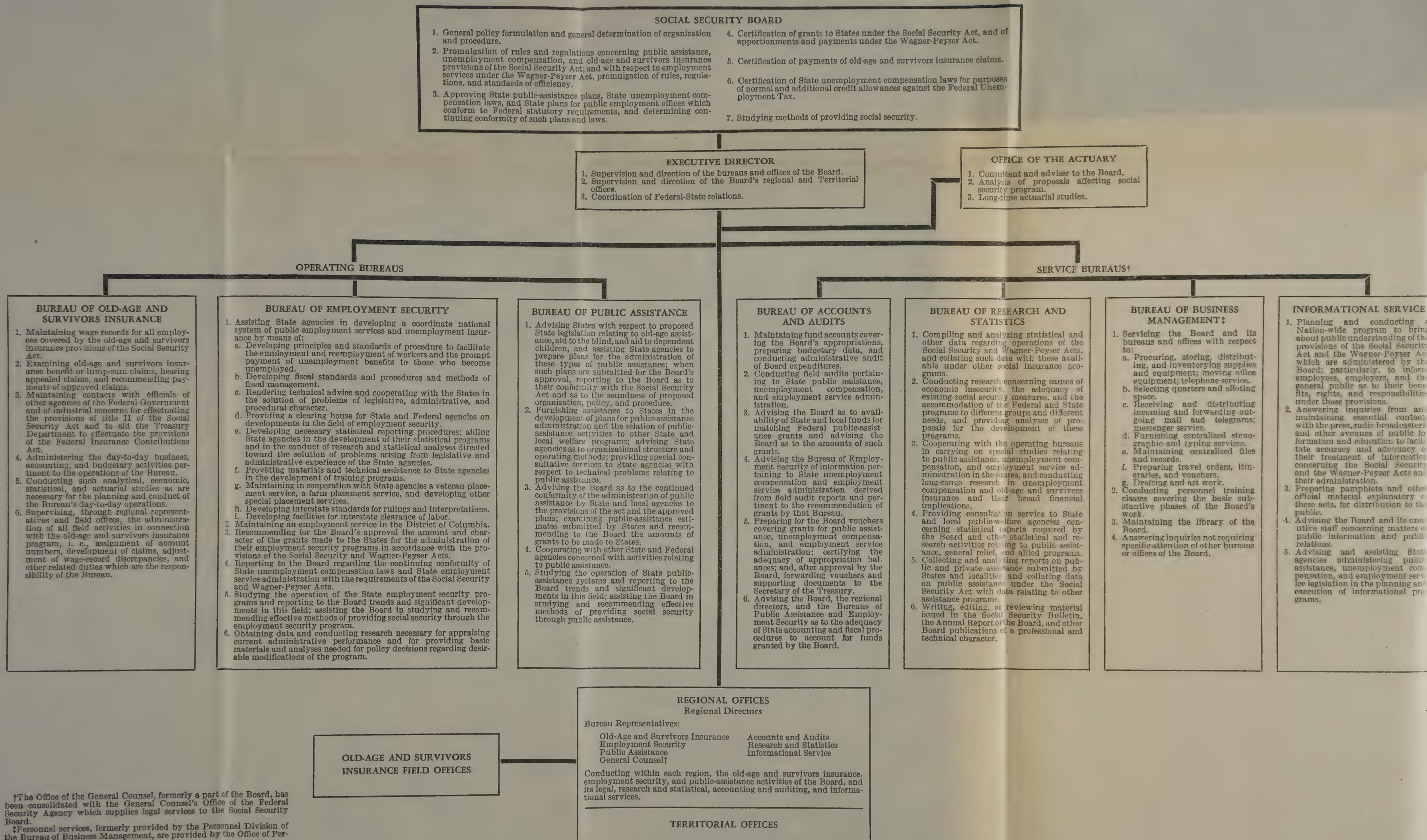
The number of States operating approved plans for old-age assistance, aid to dependent children, and aid to the blind was the same at the end of October 1939 as at the close of the fiscal year. Reports from State agencies indicate that these programs furnished aid during October to 1.9 million recipients of old-age assistance, to 723,000 children in 300,500 families, and to 45,000 recipients of aid to the blind. Total obligations incurred from Federal, State, and local funds for the period July 1–October 31 amounted to \$187.4 million: \$145.6 million for old-age assistance; \$37.6 million for aid to dependent children; and \$4.2 million for aid to the blind.

As of October 31, 1939, the Board had approved a total of nearly \$127.1 million for grants to States with approved public-assistance plans for the period July 1–December 31. Of this total, \$107.3 million was authorized for old-age assistance, \$17.0 million for aid to dependent children, and \$2.8 million for aid to the blind.

During October payments from Federal, State, and local funds for all forms of public assistance and Federal work-program earnings amounted to \$268.4 million. It is estimated that these payments were made to nearly 6.0 million different households comprised of 16.9 million individuals. In September the estimated number of different households receiving public assistance and earnings under Federal work programs was the lowest for any month since January 1938; the October estimate was about 4 percent higher.

APPENDIXES

CHART 34.—Functional Chart of the Social Security Board, as of November 3, 1939



The Office of the General Counsel, formerly a part of the Board, has been consolidated with the General Counsel's Office of the Federal Security Agency which supplies legal services to the Social Security Board.

‡Personnel services, formerly provided by the Personnel Division of the Bureau of Business Management, are provided by the Office of Personnel of the Federal Security Agency.

approval, i
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Act and as
organization

2. Furnishing development assistance and administrative assistance to local welfare agencies as operating multative service respect to the public assistance.
3. Advising the conformity assistance by the provision plans; examines submitted grants to be.
4. Cooperating agencies concerned to public assistance.
5. Studying the assistance's Board treatments in the studying a methods of through pu

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ADMINISTERING THE SOCIAL SECURITY ACT

In this appendix are presented data on the organization of the Social Security Board (chart 34); the location of its regional offices (p. 189) and of its field offices (p. 190); the distribution of its departmental and field personnel by bureaus and offices (table A-1); and its administrative expenditures (table A-2). Through the courtesy of the Treasury Department the appendix also includes financial data on the operation of the Social Security Act as a whole, except for the vocational rehabilitation program, the funds for which are merged with other fiscal accounts. The tables showing data furnished by the Treasury Department indicate appropriations and expenditures under the act (table A-3), Federal grants to States (table A-4), operation of the old-age reserve account (table A-6) and unemployment trust fund (table A-7), and Federal collections of social security taxes (table A-8). See the monthly issues of the Social Security Bulletin for current data.

Attention should be called to the reason for differences between the Board's financial reports and the Treasury data. Administrative expenditures of the Social Security Board, for example, represent expenditures approved and certified for the fiscal year (table A-2); in table A-3, on the other hand, the Treasury reports only those expenditures for which checks have been cashed and returned. Similarly, table A-4 on Federal grants to States shows Treasury data for checks issued during the year, regardless of the period for which such payments were certified. The Board reports in table A-5 grants certified for payment to the States for public assistance and administration of unemployment compensation and employment service programs by the quarters for which the funds were granted.

The variations in the two sets of data thus arise from differences (1) in the stage of the payment process (i. e., certification as contrasted with issuance or cashing of checks) and (2) in the periods to which the payments are applicable. Jurisdictions eligible for Federal grants to share the costs of their public-assistance programs and to defray the administrative expenses of their unemployment compensation programs¹ submit to the Board advance quarterly estimates of the sums needed for their programs. After review of these estimates, the Board certifies to the Secretary of the Treasury the sums to be advanced. Federal advances for a given period are subject to adjustment in a later period to take account of unexpended balances or of amounts by which these advances proved to be less than the statutory Federal share of State expenditures or obligations incurred in actual operation. The Board may certify supplemental amounts and may also certify in later months retroactive payments for periods during which an approved State program was in operation. Table A-5, therefore, shows the amounts certified by the Board in terms of the quarters of operation for which these sums were provided.

¹ The Social Security Board also certified grants to the States for certain operations of their employment services which assumed additional functions to meet the requirements of the unemployment compensation program. These grants did not include Federal funds available to the States under the Wagner-Peyser Act. Since the transfer of the United States Employment Service to the Social Security Board in July 1939, grants under the Wagner-Peyser Act have also been certified by the Board.

Appendices B, C, and D give data for the operations of Federal old-age insurance, unemployment compensation, and public assistance, respectively, and E is a list of publications of the Social Security Board and of publications of other Federal agencies relating to programs administered by the Board. Financial data in the appendixes which follow relate to payments certified by the Board to the Treasury—as benefits to individuals eligible under the old-age insurance program—for disbursement from the old-age reserve account, together with wage data from the records of the earnings of workers covered by the program (appendix B); State payments—from amounts withdrawn from the unemployment trust fund to workers eligible for unemployment benefits under State laws—together with certain pay-roll data for covered workers (appendix C); and total obligations incurred from combined Federal, State, and local funds for payments to individuals eligible for public assistance under State plans, together with data on obligations incurred for special types of public assistance in States with and without approved plans and for general relief and for earnings of workers employed under Federal work programs (appendix D).

Throughout the appendix tables the term "States" is used as defined in the act to include the 48 States, the District of Columbia, Alaska, and Hawaii.

ORGANIZATION OF THE SOCIAL SECURITY BOARD

REGIONAL AND TERRITORIAL OFFICES

Region	Region
I. Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut. Regional director: John Pearson, Social Security Board, 120 Boylston Street, Boston, Mass.	VII. Tennessee, Mississippi, Alabama, Georgia, Florida, South Carolina. Acting regional director and executive assistant: Walter N. Pearce, Social Security Board, First Avenue and Nineteenth Street, Birmingham, Ala.
II. New York. Regional director: Anna M. Rosenberg, Social Security Board, 11 West Forty-second Street, New York, N. Y.	VIII. Iowa, Minnesota, North Dakota, South Dakota, Nebraska. Regional director: Fred M. Wilcox, Social Security Board, Federal Office Building, Minneapolis, Minn.
III. New Jersey, Pennsylvania, Delaware. Regional director: William L. Dill, Social Security Board, Juniper and Chestnut Streets, Philadelphia, Pa.	IX. Missouri, Kansas, Arkansas, Oklahoma. Regional director: Ed McDonald, Social Security Board, 1006 Grand Avenue, Kansas City, Mo.
IV. Virginia, West Virginia, North Carolina, Maryland, District of Columbia. Regional director: G. R. Parker, Social Security Board, New York Avenue and Fourteenth Street, Washington, D. C.	X. Louisiana, Texas, New Mexico. Regional director: James B. Marley, Social Security Board, North Presa and East Houston Streets, San Antonio, Tex.
V. Kentucky, Ohio, Michigan. Regional director: Robert C. Goodwin, Social Security Board, Euclid Avenue and East Ninth Street, Cleveland, Ohio.	XI. Montana, Idaho, Utah, Colorado, Arizona, Wyoming. Regional director: Heber R. Harper, Social Security Board, 1706 Welton Street, Denver, Colo.
VI. Illinois, Indiana, Wisconsin. Regional director: Henry L. McCarthy, Social Security Board, United States Courthouse Building, Chicago, Ill.	XII. California, Oregon, Washington, Nevada. Regional director: Richard M. Neustadt, Social Security Board, 785 Market Street, San Francisco, Calif.
Alaska. Territorial director: Hugh J. Wade, Social Security Board, Territorial Building, Juneau, Alaska.	Hawaii. Territorial director: Harold S. Burr, Social Security Board, Federal Building, Honolulu, Hawaii.

FIELD OFFICES, BY REGIONS AND BY STATES, AS OF JUNE 30, 1939

REGION I:

CONNECTICUT:

Bridgeport
Hartford
New Haven
New London
Waterbury
Willimantic

MAINE:

Augusta
Bangor
Portland

MASSACHUSETTS:

Boston (2)
Brockton
Cambridge
Fall River
Fitchburg
Lawrence
Lowell
Lynn
New Bedford
Pittsfield
Springfield
Worcester

NEW HAMPSHIRE:

Concord
Littleton ¹
Manchester
Portsmouth

RHODE ISLAND:

Pawtucket
Providence
Woonsocket

VERMONT:

Burlington
Montpelier
Rutland

REGION II:

NEW YORK:

Albany
Binghamton
Buffalo
Elmira
Jamestown
Kingston

NEW YORK—Con.

Newburgh
New York (3)
New York
(Brooklyn)
New York
(Bronx)
New York
(Jamaica)

REGION III:

DELAWARE:
Wilmington
NEW JERSEY:
Atlantic City
Bayonne
Camden
Elizabeth
Jersey City
Newark
Passaic
Paterson
Perth Amboy
Trenton

PENNSYLVANIA:

Allentown
Altoona
Chester
Erie
Harrisburg
Hazleton
Johnstown
Lancaster
New Castle
Oil City
Philadelphia
Pittsburgh
Reading

PENNSYLVANIA—Con.

Scranton
Uniontown
Wilkes-Barre
Williamsport
York

REGION IV:

MARYLAND:

Baltimore
Cumberland
Hagerstown
Salisbury

NORTH CAROLINA:

Asheville
Charlotte
Durham ²
Greensboro
Raleigh
Rocky Mount
Salisbury
Wilmington
Winston-Salem

VIRGINIA:

Bristol
Lynchburg
Norfolk
Richmond
Roanoke
Staunton

DISTRICT OF COLUMBIA:

Washington

WEST VIRGINIA:

Bluefield ²
Charleston
Clarksburg
Huntington
Martinsburg
Parkersburg
Wheeling

REGION V:

KENTUCKY:

Ashland //
Bowling Green
Covington

¹ Office transferred from Berlin, N. H.

² Opened during fiscal year 1938-39.

KENTUCKY—Con.

Frankfort
Lexington
Louisville
Middlesboro
Owensboro
Paducah

MICHIGAN:

Detroit
Flint
Grand Rapids
Jackson
Kalamazoo
Lansing
Marquette
Pontiac
Saginaw
Traverse City

OHIO:

Akron
Ashtabula
Canton
Cincinnati
Cleveland
Columbus
Dayton
Hamilton
Lima
Lorain
Mansfield
Portsmouth
Springfield
Toledo
Youngstown
Zanesville

REGION VI:

ILLINOIS:
Chicago
Danville
East St. Louis
Harrisburg
Joliet
Mount Vernon
Peoria
Quincy
Rockford
Rock Island
Springfield
Waukegan

INDIANA:

Evansville
Fort Wayne
Gary
Indianapolis
Kokomo
La Fayette
Muncie
New Albany
Richmond
South Bend
Terre Haute

WISCONSIN:

Eau Claire
Fond du Lac
Green Bay
La Crosse
Madison
Milwaukee
Racine
Wausau

REGION VII:

ALABAMA:
Anniston
Birmingham
Decatur
Dothan
Gadsden
Mobile
Montgomery
Tuscaloosa

FLORIDA:
Jacksonville
Miami
Orlando
Pensacola
Tallahassee
Tampa

GEORGIA:

Albany
Athens
Atlanta
Augusta
Columbus
Macon
Savannah
Waycross

MISSISSIPPI:
Columbus

MISSISSIPPI—Con.

Greenwood
Hattiesburg
Jackson
Meridian
Vicksburg

SOUTH CAROLINA:

Charleston
Columbia
Florence
Greenville
Greenwood
Rock Hill
Spartanburg

TENNESSEE:

Chattanooga
Columbia
Dyersburg
Jackson
Knoxville
Memphis
Nashville

REGION VIII:

IOWA:
Davenport
Des Moines
Ottumwa ²
Sioux City
Waterloo ²

MINNESOTA:
Albert Lea
Duluth
Minneapolis
St. Cloud
St. Paul

NEBRASKA:
Lincoln
North Platte
Omaha

NORTH DAKOTA:
Bismarck ²
Fargo
Grand Forks
Minot

SOUTH DAKOTA:
Aberdeen
Rapid City
Sioux Falls

² Opened during fiscal year 1938-39.

REGION IX:**ARKANSAS:**

Fort Smith
Jonesboro
Little Rock
Pine Bluff
Texarkana

KANSAS:

Dodge City
Kansas City
Salina
Topeka
Wichita

MISSOURI:

Cape Girardeau
Hannibal
Jefferson City
Kansas City
St. Joseph
St. Louis
St. Louis (Clayton)
Springfield

OKLAHOMA:

Ardmore
Clinton
Muskogee
Oklahoma City
Tulsa

REGION X:

LOUISIANA:
Alexandria
Baton Rouge
Monroe
New Orleans
Shreveport
NEW MEXICO:
Albuquerque
Roswell ²

TEXAS:

Amarillo
Austin
Beaumont
Brownsville
Corpus Christi ²
Dallas
El Paso
Fort Worth
Houston
San Angelo
San Antonio
Tyler
Waco ²
Wichita Falls

REGION XI:

ARIZONA:
Flagstaff
Phoenix
Tucson
COLORADO:
Denver
Grand Junction
Greeley ²
Pueblo

IDAHO:

Boise
Pocatello

MONTANA:

Billings
Butte
Havre
Helena

UTAH:

Ogden
Salt Lake City

WYOMING:

Casper
Cheyenne
Sheridan

REGION XII:**CALIFORNIA:**

Eureka
Fresno
Long Beach
Los Angeles
Oakland
Pasadena
Sacramento
San Bernardino
San Diego
San Francisco
San Jose ²
Santa Barbara
Stockton ²

IDAHO:

Lewiston

NEVADA:

Las Vegas
Reno

OREGON:

Eugene
Klamath Falls
La Grande
Portland
Salem

WASHINGTON:

Olympia
Seattle
Spokane
Tacoma
Yakima

TERRITORIAL OFFICES:**ALASKA:**

Juneau

HAWAII:

Honolulu

² Opened during fiscal year 1938-39.

TABLE A-1.—Personnel of the Social Security Board, classified by bureau and office and by departmental and field service, as of June 30, 1939

Bureau and office	Total	Departmental	Field
Total	9,661	5,557	4,104
Office of the Board	18	17	1
Office of the Actuary	23	23	0
Office of the Executive Director	64	¹ 64	0
Regional offices	396	0	396
Bureau of Unemployment Compensation	379	348	31
Bureau of Old-Age Insurance	6,992	² 3,698	³ 3,294
Bureau of Public Assistance	177	153	24
Office of the General Counsel	142	115	27
Bureau of Research and Statistics	183	149	34
Bureau of Accounts and Audits	443	166	277
Bureau of Business Management	765	764	⁴ 1
Informational Service	79	60	19

¹ Includes 1 employee in the Office of the Coordinator.

² Includes 3,151 employees in Baltimore Accounting Operations.

³ Includes 1,322 employees in Baltimore Accounting Operations.

⁴ Employed in Baltimore Accounting Operations.

FINANCIAL DATA

TABLE A-2.—Administrative expenditures of the Social Security Board for the fiscal year 1938-39

Administrative expenditures, total	\$20,663,219.75
General expenses, all bureaus and offices, total	3,681,647.33
Stationery and office supplies	\$370,589.37
Printed forms	62,285.99
Printing and binding (other than printed forms)	680,926.31
Furniture and equipment	390,048.92
Storage and care of vehicles	807.44
Rental of office space	642,241.58
Rental of equipment	990,677.47
Operating and maintenance expenses (guard, elevator, and cleaning services)	152,008.02
Heat, light, power, and water	67,485.19
Repairs and alterations	59,276.25
Telegraph	24,899.70
Telephone	162,861.71
Other communication services	13,048.63
Freight and express charges	27,646.39
Special and miscellaneous expenses	36,844.36
Salaries and travel, all bureaus and offices, total	16,981,572.42
Total	<i>Salaries</i> ¹ \$15,966,566.53 <i>Travel</i> ¹ \$1,015,005.89
Office of the Board	78,773.96
Office of the Actuary	61,617.83
Office of the Executive Director	179,783.73
Regional offices	579,718.47
Bureau of Unemployment Compensation	883,771.65
Bureau of Old-Age Insurance	10,646,232.79
Bureau of Public Assistance	447,920.67
Office of the General Counsel	440,243.84
Bureau of Research and Statistics	494,295.75
Bureau of Accounts and Audits	890,147.38
Bureau of Business Management	1,047,225.54
Informational Service	216,834.92

¹ Salaries and travel reported indicate total charged to each bureau or office, including salaries and travel of personnel on detail.

TABLE A-3.—*Federal appropriations and expenditures under the Social Security Act for the fiscal years 1937-38 and 1938-39*¹

Item	Fiscal year 1937-38		Fiscal year 1938-39	
	Appropriations ²	Expenditures ³	Appropriations ²	Expenditures ³
Total	\$745,906,000	\$678,452,978.00	\$754,855,000	\$844,621,270.44
Administrative expenses	10,831,000	19,958,477.26	22,705,000	21,306,113.48
Social Security Board:				
Salaries, expenses, and wage records	10,500,000	19,613,584.38	22,300,000	20,901,117.46
Department of Labor, Children's Bureau:				
Salaries and expenses	306,000	336,379.18	325,000	323,928.10
Department of Commerce, Bureau of the Census:				
Salaries and expenses	25,000	8,513.70	80,000	81,067.92
Grants to States	235,075,000	271,494,500.74	342,150,000	320,315,156.96
Social Security Board	219,100,000	254,769,184.91	326,000,000	304,026,288.18
Old-age assistance	4 166,500,000	182,198,734.35	214,000,000	208,844,926.55
Aid to dependent children	4 24,900,000	25,498,282.01	45,000,000	31,013,158.72
Aid to the blind	4 5,200,000	5,161,249.06	8,000,000	5,303,912.75
Unemployment compensation administration	5 22,500,000	6 41,910,919.49	7 59,000,000	6 58,864,290.16
Department of Labor, Children's Bureau	7,975,000	7,833,235.95	8,150,000	8,283,137.48
Maternal and child-health services	3,700,000	3,775,545.57	8 3,800,000	3,717,365.51
Services for crippled children	2,800,000	2,691,940.82	9 2,850,000	3,047,381.92
Child-welfare services	1,475,000	1,365,749.56	1,500,000	1,518,390.05
Treasury Department, Public Health Service:				
Public-health work	8,000,000	8,892,079.88	8,000,000	8,005,731.30
Transfers to old-age reserve account ¹⁰	500,000,000	387,000,000.00	11 390,000,000	503,000,000.00

¹ This table follows the form used by the Treasury Department in reporting appropriations and expenditures pursuant to the provisions of the Social Security Act. It excludes some funds appropriated and expended under the Social Security Act because they are not separated from other Federal funds for similar purposes. Such is the case with funds for vocational rehabilitation, for which \$95,000 was appropriated in 1937-38, and \$104,650 in 1938-39 for administration in the Office of Education, Department of the Interior, and \$1.8 million in each fiscal year for grants to States. For administration and research in the U. S. Public Health Service, appropriations were \$1.6 million in 1937-38 and in 1938-39, in addition to grants to States shown in this table.

² Excludes unexpended balance of appropriations for previous fiscal year.

³ Based on checks cashed and returned to the U. S. Treasury. Includes expenditures from reappropriated balance of appropriations for previous fiscal year.

⁴ After transfer of funds to old-age assistance from appropriations for aid to dependent children and aid to the blind.

⁵ Includes additional appropriation of \$3.5 million approved May 25, 1938.

⁶ Includes grants certified by the Social Security Board to States for employment service administration to meet requirements of the unemployment compensation program.

⁷ Includes additional appropriations of \$9 million approved Mar. 15, 1939, and \$10 million approved May 2, 1939.

⁸ Includes additional appropriation of \$100,000 approved Aug. 9, 1939.

⁹ Includes additional appropriation of \$50,000 approved Aug. 9, 1939.

¹⁰ See table A-6 for detailed statement of this account.

¹¹ Includes additional appropriation of \$30 million made available by 1940 Treasury Department Appropriation Act, approved May 6, 1939.

Source: Compiled from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits (appropriations), Daily Statement of the U. S. Treasury (expenditures).

TABLE A-4.—*Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in the fiscal year 1937-38 and, by States, in the fiscal year 1938-39¹*

[In dollars]

State	Fiscal year 1937-38, total grants	Fiscal year 1938-39, total grants	Social Security Board				Department of Labor				Treasury Department
			Public assistance			Unem- ployment compen- sation adminis- tration ²	Maternal and child- health services ³	Services for crippled children ⁴	Child- welfare services ⁵	Public- health work ⁶	
			Total pub- lic assist- ance	Old-age assist- ance	Aid to dependent children	Aid to the blind					
Total, fiscal year 1937-38, all partic- ipating States.....	274,956,925.27	216,073,721.93	185,724,988.21	25,145,433.66	5,203,300.06	42,201,592.04	7,772,896.67	3,705,515.75	2,714,970.56	1,352,410.36	8,908,714.63
Total, fiscal year 1938-39, all partic- ipating States.....	321,985,345.65	246,898,177.85	210,159,949.04	31,466,619.55	5,271,609.26	53,812,390.79	8,289,657.40	3,739,063.23	3,029,400.43	1,521,193.74	7,985,119.61
Alabama.....	2,559,916.79	2,308,139.61	1,170,993.32	801,463.03	345,948.57	23,581.72	676,184.41	226,945.88	106,714.22	76,994.89	43,236.77
Alaska.....	252,769.40	204,500.35	176,488.44	176,488.44	(6)	39,521.71	52,586.22	39,313.71	6,424.62	6,847.89	35,855.00
Arizona.....	1,417,327.75	2,017,748.31	1,564,600.40	1,182,539.22	334,842.73	47,218.45	281,821.45	58,176.24	37,211.05	21,061.17	54,878.00
Arkansas.....	1,804,905.12	1,618,917.36	893,146.36	717,691.27	149,977.62	25,477.47	348,231.38	205,594.62	74,158.69	97,975.01	33,460.92
California.....	25,545,740.19	27,847,006.29	23,476,861.08	20,894,125.29	1,525,960.69	1,056,775.10	3,837,973.95	226,923.26	97,415.08	101,230.83	28,277.35
Colorado.....	6,494,225.68	7,214,387.27	6,599,171.54	5,927,621.68	563,008.38	108,541.48	393,245.09	137,616.64	58,399.68	59,374.59	19,842.37
Connecticut.....	3,845,384.08	3,824,931.79	2,292,352.80	2,275,165.66	(4)	17,187.14	1,353,760.42	84,923.57	52,073.83	17,976.69	14,873.05
Delaware.....	496,255.31	525,429.44	229,896.20	166,075.87	63,820.33	(6)	215,012.00	50,564.24	30,764.33	4,978.27	14,802.64
District of Columbia.....	1,188,600.81	1,267,899.77	631,966.41	445,650.95	153,297.17	33,018.29	462,250.33	114,250.33	54,014.00	44,428.27	29,957.00
Florida.....	2,918,418.25	3,929,887.52	3,142,745.50	2,802,156.39	169,381.34	171,207.77	492,690.73	157,267.29	76,333.29	15,816.28	25,726.00
Georgia.....	2,340,595.21	3,313,954.18	2,060,193.05	1,598,462.34	386,635.24	75,095.47	711,524.68	275,801.45	126,365.74	93,711.13	55,724.58
Hawaii.....	498,822.52	532,866.90	269,026.88	133,773.10	134,104.88	1,148.90	136,089.67	69,639.35	34,765.16	23,339.95	58,111.00
Idaho.....	1,687,313.10	2,015,126.16	1,620,761.04	1,253,228.63	325,138.91	42,393.50	247,110.68	79,796.43	44,683.65	23,475.41	11,534.24
Illinois.....	14,977,093.50	15,678,932.91	13,594,733.70	13,594,733.70	(6)	1,352,459.46	369,311.75	133,630.24	192,782.32	42,899.19	362,428.00
Indiana.....	8,072,247.23	10,072,751.24	7,903,520.94	5,859,722.08	1,746,978.82	296,820.04	1,795,351.33	185,805.97	78,162.67	70,298.78	37,344.52
Iowa.....	5,696,965.21	7,899,822.79	6,917,482.16	6,750,537.51	(6)	166,944.65	656,048.42	158,521.21	51,836.81	57,576.94	49,107.46
Kansas.....	2,192,758.37	4,323,870.38	3,619,968.95	2,887,701.29	609,178.61	123,089.05	432,956.55	162,709.63	79,371.65	56,209.12	27,128.86
Kentucky.....	2,844,162.60	3,269,059.46	2,179,669.56	2,179,669.56	(6)	638,975.79	235,123.11	103,126.48	85,000.00	46,996.63	215,291.00
Louisiana.....	3,289,175.18	4,321,579.70	3,205,425.10	2,032,845.31	1,105,101.61	67,478.18	794,087.57	169,028.03	98,548.01	35,000.00	35,480.02
Maine.....	1,452,736.12	2,713,733.43	2,065,650.92	1,660,754.82	212,232.90	192,663.20	475,044.72	108,948.79	51,126.36	36,940.49	20,881.94

See footnotes at end of table.

TABLE A-4.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in the fiscal year 1937-38 and, by States, in the fiscal year 1938-39¹—Continued

[In dollars]

State	Fiscal year 1937-38, total grants	Fiscal year 1938-39, total grants	Social Security Board				Department of Labor				Treasury Depart- ment
			Public assistance		Unem- ployment compen- sation adminis- tration ²	Total ma- ternal and child welfare ³	Services for crippled children ³	Child- welfare services ³	Public- health work ⁴		
			Total pub- lic assist- ance	Old-age assist- ance							
Maryland	3,943,157.51	4,280,857.94	3,060,671.77	1,906,174.62	1,072,203.19	82,293.96	945,602.83	151,096.34	62,165.51	62,085.81	26,845.02
Massachusetts	15,083,407.74	19,177,309.51	15,401,804.72	13,762,980.13	1,473,809.76	165,014.83	3,374,055.97	169,640.82	78,913.48	83,052.23	7,675.11
Michigan	10,128,738.25	13,690,320.45	9,815,061.77	8,189,696.45	549,962.01	75,403,313,413,052.15	215,202.86	84,576.82	100,000.00	30,626.04	247,003.67
Minnesota	10,578,753.96	11,253,732.86	9,432,563.57	8,437,180.47	875,532.74	119,850,361,467,441.52	175,600.77	68,828.47	73,583.02	33,189.28	178,127.00
Mississippi	1,060,082.73	1,575,940.81	881,014.73	864,816.52	6	-73.28	16,271.49	353,158.29	160,180.79	93,663.03	34,654.91
Missouri	7,090,551.85	10,860,514.92	9,104,961.24	8,302,475.20	802,486.04	(5)	1,318,205.05	217,759.63	116,608.94	62,404.98	38,745.71
Montana	1,840,641.67	2,208,285.66	1,922,313.36	1,644,773.92	270,948.06	6,591.38	123,412.83	109,414.47	43,314.84	45,270.46	20,145.00
Nebraska	2,877,165.28	4,091,628.77	3,605,280.25	2,962,318.35	563,250.25	80,711.65	334,592.63	105,290.46	25,487.90	51,163.92	28,638.64
Nevada	438,217.90	566,641.30	335,641.86	335,641.86	(4)	154,835.57	46,963.77	34,872.82	999.92	11,091.06	28,700.00
New Hampshire	1,100,751.83	1,104,915.10	659,701.92	569,470.55	52,428.95	37,802.42	342,556.79	55,603.39	36,937.80	11,229.59	7,436.00
New Jersey	4,685,235.15	6,862,100.30	4,462,123.58	3,149,767.59	1,228,069.08	84,286.91	2,019,837.48	180,608.24	75,473.70	79,723.44	25,411.10
New Mexico	729,075.18	839,236.55	465,985.18	297,636.37	149,293.64	19,055.17	194,148.19	107,664.18	72,351.10	24,241.98	11,071.10
New York	26,116,997.58	30,792,821.69	20,784,571.46	16,083,251.40	4,354,610.69	346,124,379	244,432.14	355,830.59	181,027.29	117,661.54	57,141.76
North Carolina	3,295,444.45	4,552,985.01	2,828,032.25	2,040,558.75	598,599.97	188,873.53	1,149,659.71	269,423.05	111,673.30	96,537.05	61,212.70
North Dakota	1,088,414.53	1,456,089.86	1,186,724.59	951,061.64	226,591.16	9,071.79	153,699.22	96,576.68	48,132.76	28,493.67	19,950.25
Ohio	18,575,832.54	19,589,538.50	16,619,546.66	14,806,269.99	1,374,878.92	438,397.75	2,353,062.80	282,807.82	100,984.60	121,497.06	60,376.16
Oklahoma	5,788,938.87	9,465,063.95	8,458,346.72	7,320,864.50	918,607.91	218,874.31	614,572.77	228,472.46	91,024.21	77,543.52	59,904.73
Oregon	3,201,795.06	3,656,325.44	2,810,336.37	2,514,559.63	226,996.74	68,780.00	654,517.57	103,295.74	56,373.64	24,379.70	22,542.16
Pennsylvania	24,139,617.96	22,221,585.11	14,720,893.27	11,257,119.45	3,478,823.68	6,15,049.86	6,673,445.71	366,790.13	133,002.49	163,267.70	70,519.94
Rhode Island	1,633,629.51	1,808,739.55	968,351.94	795,320.18	173,031.76	(2)	64,833.57	30,264.85	22,157.24	12,411.48	58,875.00
South Carolina	1,729,775.94	2,340,929.23	1,457,163.54	1,122,658.30	285,664.80	48,840.44	492,874.93	194,857.76	97,628.28	64,412.09	32,817.39
South Dakota	1,541,407.20	2,531,783.05	2,242,304.69	2,216,529.56	(1)	25,775.13	130,811.51	89,943.85	44,654.25	23,640.17	68,723.00
Tennessee	3,080,947.81	4,083,835.44	2,798,162.08	1,861,120.09	803,925.16	133,116.83	875,807.14	173,026.22	79,656.76	45,986.77	47,207.43
Texas	12,841,559.82	11,842,922.11	9,150,620.43	9,150,620.43	(6)	1,775,656.76	361,531.98	170,009.95	122,191.76	69,330.27	352,112.94
Utah	2,570,633.41	2,756,367.28	2,295,500.42	1,895,222.59	367,989.44	32,288.39	301,754.97	99,137.89	54,514.96	29,999.98	14,622.95
Vermont	874,217.00	877,872.04	551,059.09	489,325.26	46,217.42	15,516.41	210,505.08	72,874.95	38,981.03	18,409.87	15,484.05
Virginia	1,178,556.57	1,954,665.99	702,431.03	554,758.71	94,604.13	94,608.19	846,039.18	206,793.78	94,599.73	40,153.97	199,402.00

Washington-----	6,573,219.25	7,352,663.87	6,452,714.02	5,523,511.51	737,313.32	191,889.19	687,975.24	125,208.61	50,605.94	54,540.00	20,062.67	86,766.00
West Virginia-----	3,594,344.92	3,551,833.17	2,202,705.11	1,637,843.71	684,850.86	80,010,54.1	091,024.67	118,803.39	37,005.17	53,672.75	28,125.47	139,300.00
Wisconsin-----	7,296,246.78	8,797,055.65	7,374,601.22	5,850,983.18	1,248,784.06	274,833.98	1,089,422.33	176,637.10	64,845.30	77,318.66	34,473.14	156,395.00
Wyoming-----	663,154.60	729,739.69	531,334.66	424,446.99	82,147.23	24,740.44	164,490.70	19,971.02	11,779.23	8,191.79	(7)	13,943.31

¹ Excludes Federal funds for vocational rehabilitation under title V, pt. 4, which are not segregated from other Federal funds provided for similar purposes. For any given period, amounts in this table may differ from those in table A-5 since amounts certified by the Board are attributed to the quarter for which they were provided. The Board may certify amounts to be granted for the current period of operation, for future periods, or for prior periods in which programs approved by the Board were in effect. Payments, therefore, are not necessarily made within the period for which the funds are certified.

² Includes grants certified by the Social Security Board to States for employment service administration to meet requirements of the unemployment compensation program; as of June 30, 1939, such grants had been made to all 51 jurisdictions.

³ Administered by the U. S. Children's Bureau.

⁴ Administered by the U. S. Public Health Service.

⁵ No plan approved by the Social Security Board.

⁶ Refund of unexpended grants for the fiscal year 1937-38. No plan approved by the Social Security Board for fiscal year 1938-39.

⁷ No plan approved by the Chief of the U. S. Children's Bureau.

Source: Compiled from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance ¹			Advances certified ¹ for administration of unemployment compensation and State employment services			
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Unemployment compensation	State employment services
All participating States:								
Total, fiscal year 1937-38	\$251,877,097.67	\$209,621,197.70	\$179,200,018.33	\$25,237,320.82	\$5,183,858.55	\$42,255,899.97	\$27,878,119.63	\$14,377,780.34
Total, fiscal year 1938-39	302,541,600.43	243,733,240.90	208,050,575.81	30,496,932.10	5,235,732.99	58,758,359.53	38,539,539.94	20,218,819.59
First quarter	74,549,286.26	59,722,622.59	51,060,612.59	7,432,359.99	1,229,650.01	14,826,663.67	9,843,374.01	4,983,289.66
Second quarter	73,121,631.01	57,359,089.65	48,831,812.53	7,274,447.05	1,252,830.07	15,762,541.36	10,446,437.89	5,316,103.47
Third quarter	77,954,668.59	62,254,862.01	53,339,854.80	7,570,668.14	1,344,339.07	16,699,806.58	10,449,125.30	5,250,681.28
Fourth quarter	76,916,014.57	64,446,666.65	54,818,295.89	8,219,456.92	1,408,913.84	12,469,347.92	7,800,602.74	4,668,745.18
Alabama:								
Total, fiscal year 1937-38	1,952,714.11	1,239,059.28	908,189.78	311,032.83	19,836.67	713,654.83	473,622.53	240,032.30
Total, fiscal year 1938-39	1,981,316.62	1,314,367.21	925,786.34	364,043.95	24,536.92	666,949.41	421,651.06	245,298.35
First quarter	644,831.61	452,594.99	338,317.74	105,762.05	8,515.20	192,236.62	129,741.71	62,494.91
Second quarter	528,273.41	350,103.70	253,132.15	90,605.50	6,366.05	178,169.71	125,931.44	52,238.27
Third quarter	520,394.05	352,262.45	230,392.29	115,290.28	6,579.88	168,131.60	100,528.31	67,603.29
Fourth quarter	287,817.55	159,406.07	103,944.16	52,386.12	3,075.79	128,411.48	65,449.60	62,961.88
Alaska:								
Total, fiscal year 1937-38	175,425.69	144,458.99	144,458.99	(4)	(4)	30,966.70	30,966.70	
Total, fiscal year 1938-39	202,747.00	163,176.31	163,176.31	(4)	(4)	39,570.69	30,160.60	9,410.09
First quarter	53,977.14	45,357.38	45,357.38	(4)	(4)	8,619.76	6,203.76	2,416.00
Second quarter	43,823.50	32,614.84	32,614.84	(4)	(4)	11,208.66	7,915.98	3,292.68
Third quarter	47,319.97	37,510.20	37,510.20	(4)	(4)	9,809.77	7,797.71	2,012.06
Fourth quarter	57,626.39	47,693.89	47,693.89	(4)	(4)	9,932.50	8,243.15	1,659.35
Arizona:								
Total, fiscal year 1937-38	1,234,037.97	930,836.30	657,163.31	236,395.12	37,277.87	303,201.67	202,139.26	101,062.41
Total, fiscal year 1938-39	1,707,373.20	1,425,551.75	1,083,917.53	299,155.24	42,478.98	281,821.45	182,381.60	99,439.85
First quarter	395,300.85	301,509.73	237,773.68	53,847.02	9,889.03	93,791.12	65,949.28	27,841.84
Second quarter	428,670.33	366,027.51	278,429.86	76,363.70	11,233.95	62,642.82	40,770.04	21,872.78
Third quarter	429,470.72	369,500.83	277,668.95	82,230.79	9,601.09	59,969.89	34,802.59	25,167.30
Fourth quarter	453,931.30	388,513.68	290,045.04	86,713.73	11,754.91	65,417.62	40,859.69	24,557.93

Arkansas:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				
First quarter				
Second quarter				
Third quarter				
Fourth quarter				
 California:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				
First quarter				
Second quarter				
Third quarter				
Fourth quarter				
 Colorado:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				
First quarter				
Second quarter				
Third quarter				
Fourth quarter				
 Connecticut:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				
First quarter				
Second quarter				
Third quarter				
Fourth quarter				
 Delaware:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				
First quarter				
Second quarter				
Third quarter				
Fourth quarter				
 District of Columbia:				
Total, fiscal year 1937-38				
Total, fiscal year 1938-39				

See footnotes at end of table.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39—Continued*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance, ²			Advances certified ¹ for administration of unemployment compensation and State employment services ³		
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Unemployment compensation
District of Columbia—Continued.							
First quarter	\$291,539.71	\$186,418.64	\$122,570.97	\$56,283.47	\$7,564.20	\$105,121.07	\$35,684.54
Second quarter	288,476.19	172,177.54	119,028.19	44,496.30	8,653.05	70,903.08	45,395.57
Third quarter	276,867.70	158,616.55	116,892.57	32,464.83	9,259.15	72,616.56	45,634.59
Fourth quarter	297,462.86	174,185.70	128,215.24	36,597.37	9,373.09	123,277.16	45,976.94
Florida:							
Total, fiscal year 1937-38	2,456,548.88	2,264,655.97	2,192,835.97	(4)	71,820.00	191,892.91	191,892.91
Total, fiscal year 1938-39	3,806,943.85	3,314,253.12	2,973,664.01	169,381.34	171,207.77	492,690.73	331,826.18
First quarter	729,118.44	668,884.71	617,591.63	31,100.00	20,193.08	60,233.73	60,233.73
Second quarter	967,013.57	794,621.18	703,366.13	43,986.67	47,263.38	93,365.21	78,827.18
Third quarter	1,116,881.96	944,005.67	868,310.29	25,404.58	50,290.80	102,251.85	70,624.44
Fourth quarter	993,929.88	906,741.56	784,395.96	68,890.09	53,455.51	87,188.32	75,775.39
Georgia:							
Total, fiscal year 1937-38	2,066,983.66	1,841,162.14	1,474,386.59	310,319.30	56,456.25	225,821.52	225,821.52
Total, fiscal year 1938-39	2,879,150.61	2,167,625.93	1,675,205.74	412,170.01	80,250.18	711,524.68	364,423.33
First quarter	731,079.91	585,766.97	454,624.15	110,868.11	20,274.71	145,312.94	51,113.50
Second quarter	873,481.45	673,737.50	524,475.00	128,000.00	21,262.50	199,743.95	104,936.70
Third quarter	661,788.20	450,971.79	345,667.35	86,126.46	19,177.98	210,816.41	115,528.60
Fourth quarter	612,801.05	457,149.67	350,439.24	87,175.44	19,534.99	155,651.38	92,854.53
Hawaii:							
Total, fiscal year 1937-38	365,605.16	266,846.64	130,678.57	127,894.07	8,274.00	98,758.52	98,758.52
Total, fiscal year 1938-39	405,116.55	269,026.88	133,773.10	134,104.88	1,148.90	136,089.67	126,665.91
Idaho:							
First quarter	107,338.86	79,564.66	37,257.97	42,306.69	60	27,774.20	27,774.20
Second quarter	117,381.61	71,809.86	37,448.78	34,361.08	60	45,571.75	40,084.94
Third quarter	87,330.12	48,433.13	24,616.56	23,816.57	60	38,896.99	35,721.06
Fourth quarter	93,065.96	69,219.23	34,449.79	33,620.54	1,148.90	23,846.73	23,085.71
Total, fiscal year 1937-38	1,547,023.03	1,420,571.66	1,116,676.58	264,478.60	39,416.48	126,451.37	126,451.37
Total, fiscal year 1938-39	1,767,293.98	1,520,183.30	1,178,654.03	302,580.82	38,948.45	247,110.68	173,883.83

First quarter	448, 892. 46	361, 452. 56	285, 557. 74	65, 900. 39	9, 994. 43	87, 439. 90	64, 027. 95	23, 411. 95
Second quarter	419, 603. 69	366, 986. 17	286, 059. 64	71, 546. 35	9, 380. 18	52, 617. 52	40, 805. 11	11, 812. 41
Third quarter	438, 574. 62	394, 114. 46	302, 866. 92	82, 130. 65	9, 116. 89	44, 460. 16	25, 959. 18	18, 500. 98
Fourth quarter	460, 223. 21	397, 630. 11	304, 169. 73	83, 003. 43	10, 456. 95	62, 593. 10	43, 091. 59	19, 501. 61
 Illinois: Total, fiscal year 1937-38	 13, 218, 068. 06	 12, 855, 682. 21	 12, 855, 682. 21	 14, 768, 558. 08	 (4)	 (4)	 362, 385. 85	 362, 385. 85
Total, fiscal year 1938-39	16, 121, 017. 54	14, 768, 558. 08	14, 768, 558. 08				1, 352, 459. 46	950, 057. 42
First quarter	3, 765, 347. 40	3, 568, 237. 80	3, 568, 237. 80		(4)		197, 109. 60	197, 109. 60
Second quarter	3, 891, 193. 43	3, 651, 068. 61	3, 651, 068. 61		(4)		240, 124. 82	240, 124. 82
Third quarter	3, 996, 112. 05	3, 669, 693. 30	3, 669, 693. 30		(4)		326, 418. 75	323, 814. 27
Fourth quarter	4, 468, 364. 66	3, 879, 558. 37	3, 879, 558. 37		(4)		588, 806. 29	289, 008. 73
 Indiana: Total, fiscal year 1937-38	 7, 297, 413. 27	 5, 730, 729. 97	 4, 045, 669. 50	 5, 776, 922. 18	 1, 432, 192. 04	 1, 750, 141. 81	 252, 868. 43	 1, 566, 683. 30
Total, fiscal year 1938-39	9, 609, 345. 34	7, 813, 994. 01	7, 813, 994. 01		1, 750, 141. 81		286, 930. 02	1, 795, 351. 33
First quarter	2, 249, 241. 60	1, 714, 946. 60	1, 233, 603. 53		415, 268. 73		66, 074. 34	534, 295. 00
Second quarter	2, 370, 063. 50	2, 005, 000. 62	1, 482, 874. 21		454, 029. 35		68, 097. 06	365, 062. 88
Third quarter	2, 469, 829. 40	2, 004, 436. 06	1, 489, 488. 46		440, 545. 39		74, 402. 21	465, 393. 34
Fourth quarter	2, 520, 210. 84	2, 089, 610. 73	1, 570, 955. 98		440, 298. 34		78, 356. 41	430, 600. 11
 Iowa: Total, fiscal year 1937-38	 5, 367, 297. 75	 5, 072, 716. 41	 4, 981, 098. 16	 6, 248, 889. 46	 (4)	 (4)	 91, 618. 25	 294, 581. 34
Total, fiscal year 1938-39	7, 071, 882. 53	6, 415, 834. 11	6, 248, 889. 46		166, 944. 65		166, 944. 65	656, 048. 42
First quarter	1, 758, 434. 21	1, 565, 404. 98	1, 525, 969. 75		(4)		39, 445. 23	193, 029. 23
Second quarter	1, 733, 917. 24	1, 572, 775. 31	1, 532, 405. 70		(4)		40, 369. 61	161, 141. 93
Third quarter	1, 786, 862. 13	1, 649, 640. 94	1, 606, 500. 00		(4)		43, 140. 94	137, 221. 19
Fourth quarter	1, 792, 668. 95	1, 628, 012. 88	1, 584, 024. 01		(4)		43, 988. 87	164, 656. 07
 Kansas: Total, fiscal year 1937-38	 1, 971, 783. 73	 1, 840, 589. 14	 1, 433, 919. 97	 2, 677, 362. 87	 341, 959. 30	 552, 675. 60	 64, 709. 87	 131, 194. 59
Total, fiscal year 1938-39	3, 778, 812. 46	3, 345, 855. 91					115, 827. 44	319, 397. 44
First quarter	963, 636. 19	865, 894. 49	688, 702. 29		153, 580. 41		23, 611. 79	97, 741. 70
Second quarter	912, 243. 60	756, 544. 94	623, 701. 95		107, 480. 66		25, 362. 33	155, 698. 66
Third quarter	950, 015. 36	832, 492. 81	671, 977. 16		127, 960. 41		32, 555. 24	117, 522. 55
Fourth quarter	952, 917. 31	890, 923. 67	692, 971. 47		163, 654. 12		34, 298. 08	61, 933. 64
 Kentucky: Total, fiscal year 1937-38	 2, 205, 290. 30	 1, 982, 251. 43	 1, 982, 251. 43	 2, 351, 544. 10	 (4)	 (4)	 223, 038. 87	 223, 038. 87
Total, fiscal year 1938-39	2, 990, 519. 89						638, 975. 79	492, 521. 60
First quarter	685, 679. 57	573, 520. 66	573, 520. 66		(4)		112, 158. 91	113, 559. 11
Second quarter	753, 541. 33	597, 114. 10	597, 114. 10		(4)		156, 427. 23	104, 596. 21
Third quarter	806, 926. 63	576, 355. 27	576, 355. 27		(4)		230, 571. 36	104, 348. 99
Fourth quarter	744, 372. 36	604, 554. 07	604, 554. 07		(4)		139, 818. 29	56, 493. 59
								5, 500. 05
								61, 334. 12
								62, 486. 33
								74, 734. 86
								103, 321. 95
								56, 934. 75
								136, 094. 48
								110, 542. 26
								116, 141. 93
								137, 221. 19
								74, 734. 86
								103, 321. 95
								56, 934. 75
								113, 559. 11
								146, 454. 19

See footnotes at end of table.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39—Continued*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance ² :			Advances certified ¹ for administration of unemployment compensation and State employment services:		
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Unemployment compensation
Louisiana:							
Total, fiscal year 1937-38	\$2,980,764.89	\$2,325,799.72	\$1,559,775.32	\$751,035.97	\$14,988.43	\$411,680.62	\$243,284.55
Total, fiscal year 1938-39	3,720,248.76	2,926,161.19	1,886,588.94	979,158.20	60,414.05	520,418.69	273,668.88
First quarter	886,725.22	662,430.63	418,371.19	232,116.77	11,942.67	224,294.59	73,988.24
Second quarter	955,664.97	748,206.86	480,023.52	252,693.39	15,489.95	207,458.11	73,451.63
Third quarter	970,901.63	778,073.66	508,715.54	252,068.89	17,289.23	192,827.97	67,446.67
Fourth quarter	906,956.94	737,450.04	478,478.69	242,279.15	15,692.20	169,506.90	58,782.34
Maine:							
Total, fiscal year 1937-38	1,276,428.54	782,021.83	445,041.45	185,300.27	151,680.11	494,406.71	319,393.12
Total, fiscal year 1938-39	2,383,181.30	1,903,136.58	1,534,005.16	196,009.66	178,121.76	475,044.72	353,047.44
First quarter	602,263.65	461,977.33	364,822.50	49,684.32	47,470.51	140,286.32	106,853.36
Second quarter	607,636.12	496,769.57	403,841.55	48,764.75	44,163.27	110,866.55	80,987.11
Third quarter	577,178.37	469,214.81	378,914.02	48,634.94	41,765.85	107,963.56	77,329.40
Fourth quarter	596,103.16	480,174.87	386,427.09	49,025.65	44,722.13	115,928.29	87,877.57
Maryland:							
Total, fiscal year 1937-38	3,443,927.74	2,630,700.46	1,699,913.15	854,985.23	75,802.08	813,227.28	541,913.21
Total, fiscal year 1938-39	4,004,311.73	3,058,708.90	1,908,908.32	1,070,251.39	79,549.19	945,602.83	682,755.87
First quarter	1,005,562.47	744,663.82	462,741.24	263,581.69	18,340.89	260,898.65	199,920.97
Second quarter	990,542.75	769,835.98	486,636.05	264,060.90	19,139.03	220,706.77	150,999.85
Third quarter	1,004,682.50	764,483.95	482,862.95	260,930.44	20,690.56	240,198.55	170,809.93
Fourth quarter	1,003,524.01	779,725.15	476,668.08	281,678.36	21,378.71	223,798.86	161,025.12
Massachusetts:							
Total, fiscal year 1937-38	14,673,118.24	11,955,431.22	10,883,044.32	945,270.67	127,116.23	2,717,687.02	1,897,356.88
Total, fiscal year 1938-39	17,675,682.23	14,301,626.26	12,708,494.89	1,440,460.34	152,671.03	2,482,426.51	820,330.14
First quarter	4,198,993.44	3,357,899.30	2,991,727.33	330,833.69	35,338.28	841,094.14	641,680.49
Second quarter	4,340,253.07	3,452,029.09	3,066,849.21	347,907.13	37,272.75	888,223.98	664,684.66
Third quarter	4,555,289.80	3,664,491.12	3,253,721.51	371,357.63	39,411.98	890,798.68	635,238.32
Fourth quarter	4,581,145.92	3,827,206.75	3,396,196.84	390,361.89	40,648.02	763,939.17	640,823.14

Michigan:								
Total, fiscal year 1937-38	9,589,671.95	8,328,246.76	6,570,747.50	1,693,072.81	64,426.45	1,261,425.19	744,761.42	516,663.77
Total, fiscal year 1938-39	13,231,906.87	9,818,854.72	8,193,488.40	1,549,962.01	75,403.31	3,413,052.15	2,055,692.36	1,357,359.79
First quarter	3,432,880.69	2,302,626.57	2,007,882.41	277,342.36	17,401.80	1,130,254.12	711,119.90	419,134.22
Second quarter	3,261,493.21	2,429,867.29	2,069,105.19	343,256.47	17,505.63	831,625.92	548,999.93	282,625.99
Third quarter	3,245,929.39	2,368,699.51	1,905,143.69	444,718.05	18,837.77	877,229.88	535,388.85	341,841.03
Fourth quarter	3,291,603.58	2,717,661.35	2,211,358.11	484,645.13	21,658.11	573,942.23	260,183.68	313,758.55
 Minnesota:								
Total, fiscal year 1937-38	9,586,830.31	8,496,367.69	7,838,997.14	585,375.72	71,994.83	1,090,462.62	668,068.78	422,393.84
Total, fiscal year 1938-39	10,682,396.82	9,222,376.80	8,297,704.76	813,048.38	111,623.66	1,460,020.02	1,006,294.19	453,725.83
First quarter	2,533,349.41	2,162,878.76	1,963,579.76	169,607.56	19,691.44	380,470.65	263,446.52	117,024.13
Second quarter	2,716,141.71	2,315,684.83	2,075,632.01	206,858.38	33,194.44	400,456.88	281,328.83	119,128.05
Third quarter	2,695,284.40	2,335,199.87	2,109,275.61	197,108.33	28,815.93	360,084.53	250,414.97	109,669.56
Fourth quarter	2,737,621.30	2,418,613.34	2,149,217.38	239,474.11	29,921.85	319,007.96	211,103.87	107,904.09
 Mississippi:								
Total, fiscal year 1937-38	714,629.40	425,097.82	425,097.82	(4)	(4)	289,531.58	188,984.33	100,547.25
Total, fiscal year 1938-39	1,161,647.69	808,489.40	793,503.68	(4)	14,985.72	353,158.29	238,474.43	114,683.86
First quarter	310,873.53	216,059.61	216,059.61	(4)	(4)	94,813.92	64,205.41	30,608.51
Second quarter	300,078.56	222,581.83	220,053.88	(4)	2,527.95	77,496.73	56,207.61	21,289.12
Third quarter	249,676.38	155,483.67	149,282.11	(4)	6,201.56	94,192.71	59,110.70	35,082.01
Fourth quarter	301,019.22	214,364.29	208,108.08	(4)	6,256.21	86,654.93	58,950.71	27,704.22
 Missouri:								
Total, fiscal year 1937-38	6,461,846.84	6,210,651.82	5,983,851.82	226,800.00	(4)	251,195.02	251,195.02	
Total, fiscal year 1938-39	9,955,829.25	8,644,674.20	7,887,319.36	757,354.84	(4)	1,311,155.05	768,094.76	543,060.29
First quarter	2,134,930.93	1,895,992.55	1,726,763.59	169,228.96	(4)	238,938.38	148,107.38	90,831.00
Second quarter	2,390,659.29	2,069,928.96	1,849,046.06	220,882.90	(4)	320,730.33	180,284.90	131,445.43
Third quarter	2,608,195.02	2,119,737.71	1,978,619.71	141,118.00	(4)	488,457.31	292,762.44	195,694.87
Fourth quarter	2,822,044.01	2,559,014.98	2,332,890.00	226,124.98	(4)	263,029.03	137,940.04	125,088.99
 Montana:								
Total, fiscal year 1937-38	1,695,152.35	1,586,331.86	1,435,155.49	140,938.87	10,237.50	108,820.49	108,820.49	
Total, fiscal year 1938-39	1,905,434.82	1,782,021.99	1,528,222.55	248,927.96	4,871.48	123,412.83	118,902.36	4,510.47
First quarter	506,472.35	476,743.01	413,110.24	63,632.77	60	29,729.34	29,729.34	
Second quarter	485,340.74	458,676.08	389,177.32	69,498.76	60	26,664.66	26,664.66	
Third quarter	494,283.11	464,569.76	400,473.15	63,186.26	910.35	29,713.35	29,713.35	
Fourth quarter	419,338.62	382,033.14	325,461.84	52,610.17	3,961.13	37,305.48	32,795.01	4,510.47
 Nebraska:								
Total, fiscal year 1937-38	2,712,606.82	2,624,325.33	2,092,776.60	476,545.17	55,003.56	88,281.49	88,281.49	
Total, fiscal year 1938-39	3,691,154.93	3,356,562.30	2,752,737.14	528,901.48	74,923.68	334,592.63	193,956.64	140,635.99

See footnotes at end of table.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39—Continued*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance. ²			Total	Unemployment compensation	State employment services ³
		Total	Old-age assistance	Aid to dependent children			
Nebraska—Continued.							
First quarter	\$841, 602.68	\$775, 398.73	\$642, 857.50	\$117, 789.71	\$14, 751.52	\$66, 203.95	\$28, 478.49
Second quarter	906, 526.06	815, 194.23	669, 556.28	127, 024.65	18, 613.30	91, 331.83	45, 800.93
Third quarter	1, 011, 589.99	908, 486.26	739, 622.57	147, 730.66	21, 133.03	103, 103.73	37, 882.32
Fourth quarter	931, 436.20	857, 483.08	700, 700.79	136, 356.46	20, 425.83	73, 953.12	45, 474.25
Nevada:							
Total, fiscal year 1937-38	346, 481.98	236, 561.17	236, 561.17	(4)	(4)	109, 920.81	109, 920.81
Total, fiscal year 1938-39	503, 390.44	348, 554.87	348, 554.87	(4)	(4)	94, 900.13	59, 935.44
New Hampshire:							
Total, fiscal year 1937-38	1, 005, 152.02	614, 266.80	521, 245.15	54, 969.79	38, 051.86	390, 885.22	268, 969.22
Total, fiscal year 1938-39	1, 007, 693.06	665, 136.27	574, 904.90	52, 428.95	37, 802.42	342, 556.79	236, 937.30
New Jersey:							
Total, fiscal year 1937-38	4, 365, 002.37	159, 342.94	139, 211.22	12, 407.02	7, 724.70	100, 067.50	71, 733.56
Total, fiscal year 1938-39	6, 545, 205.36	252, 503.66	163, 677.22	141, 248.96	13, 120.00	9, 308.26	88, 826.44
New Mexico:							
Total, fiscal year 1937-38	483, 286.03	434, 361.25	273, 658.34	142, 147.93	18, 554.98	48, 924.78	48, 924.78
Total, fiscal year 1938-39	624, 595.36	430, 447.17	275, 963.99	136, 830.60	17, 652.58	113, 437.58	80, 710.61

First quarter	160, 137. 58	114, 315. 55	73, 455. 53	36, 025. 66	4, 834. 36	45, 822. 03	24, 034. 38	21, 787. 65
Second quarter	158, 840. 06	100, 346. 89	63, 920. 59	32, 510. 28	3, 916. 02	58, 493. 17	32, 643. 12	25, 850. 05
Third quarter	149, 762. 86	100, 978. 37	65, 753. 31	31, 050. 99	4, 174. 07	48, 784. 49	27, 779. 45	21, 005. 04
Fourth quarter	155, 854. 86	114, 806. 36	72, 834. 56	37, 243. 67	4, 728. 13	41, 048. 50	28, 980. 63	12, 067. 87
 New York:								
Total, fiscal year 1937-38	25, 117, 633. 56	18, 122, 671. 02	14, 092, 846. 64	3, 734, 697. 32	295, 127. 06	6, 994, 962. 54	3, 658, 547. 92	3, 336, 414. 62
Total, fiscal year 1938-39	28, 498, 402. 90	19, 253, 970. 76	14, 886, 684. 33	4, 047, 023. 76	320, 262. 67	9, 244, 432. 14	4, 959, 186. 71	4, 285, 245. 43
 First quarter	7, 429, 986. 05	4, 877, 313. 75	3, 548, 972. 85	1, 262, 742. 01	65, 598. 89	2, 552, 672. 30	1, 439, 873. 20	1, 112, 799. 10
Second quarter	7, 174, 660. 58	4, 610, 934. 19	3, 731, 756. 57	809, 503. 15	69, 674. 47	2, 563, 726. 39	1, 418, 712. 06	1, 145, 014. 33
Third quarter	7, 245, 833. 69	4, 811, 001. 22	3, 829, 067. 12	891, 800. 83	90, 133. 27	2, 434, 832. 47	1, 401, 390. 64	1, 033, 441. 83
Fourth quarter	6, 647, 922. 58	4, 954, 721. 60	3, 776, 887. 79	1, 082, 977. 77	94, 856. 04	1, 693, 200. 98	699, 210. 81	993, 990. 17
 North Carolina:								
Total, fiscal year 1937-38	2, 804, 459. 39	1, 684, 354. 74	1, 190, 088. 87	340, 369. 66	153, 896. 21	1, 120, 104. 65	740, 798. 10	379, 306. 55
Total, fiscal year 1938-39	3, 728, 306. 59	2, 578, 736. 88	1, 854, 120. 87	549, 816. 38	174, 799. 63	1, 149, 569. 71	859, 431. 87	230, 137. 84
 First quarter	947, 729. 96	638, 312. 90	452, 754. 59	144, 007. 27	41, 551. 04	309, 417. 06	250, 509. 28	58, 907. 78
Second quarter	948, 031. 03	654, 750. 66	476, 024. 26	138, 912. 46	39, 813. 94	293, 280. 37	220, 288. 28	72, 992. 09
Third quarter	920, 441. 39	632, 016. 24	457, 146. 26	127, 307. 94	47, 562. 04	288, 425. 15	209, 116. 49	79, 308. 66
Fourth quarter	912, 104. 21	655, 657. 08	468, 195. 76	139, 588. 71	45, 872. 61	258, 447. 13	179, 517. 82	78, 929. 31
 North Dakota:								
Total, fiscal year 1937-38	910, 976. 90	804, 549. 14	699, 666. 47	104, 882. 67	0 0	106, 427. 76	106, 427. 76	106, 427. 76
Total, fiscal year 1938-39	1, 260, 703. 44	1, 107, 004. 22	896, 495. 26	201, 880. 55	8, 628. 41	153, 699. 22	77, 035. 07	76, 664. 15
 First quarter	258, 289. 34	222, 095. 97	206, 478. 30	15, 617. 67	0 0	36, 193. 37	19, 228. 88	16, 964. 49
Second quarter	326, 030. 07	277, 567. 96	226, 558. 50	49, 258. 56	1, 750. 90	48, 462. 11	23, 062. 37	25, 399. 74
Third quarter	326, 914. 47	287, 121. 17	219, 674. 71	64, 390. 43	3, 056. 03	39, 793. 30	18, 258. 48	21, 534. 82
Fourth quarter	349, 469. 56	320, 219. 12	243, 783. 75	72, 613. 89	3, 821. 48	29, 250. 44	16, 485. 34	12, 765. 10
 Ohio:								
Total, fiscal year 1937-38	16, 100, 845. 75	15, 618, 407. 52	13, 859, 183. 04	1, 349, 535. 09	409, 689. 39	482, 438. 23	482, 438. 23	482, 438. 23
Total, fiscal year 1938-39	19, 678, 457. 47	17, 325, 394. 67	15, 391, 999. 25	1, 462, 155. 58	471, 239. 84	2, 353, 062. 80	1, 895, 382. 74	1, 895, 382. 74
 First quarter	5, 137, 433. 01	4, 898, 351. 08	4, 416, 198. 87	366, 319. 86	115, 832. 35	239, 081. 93	239, 081. 93	239, 081. 93
Second quarter	3, 949, 706. 39	3, 205, 493. 85	2, 719, 684. 09	368, 314. 09	117, 495. 67	744, 212. 54	553, 778. 84	190, 433. 70
Third quarter	5, 376, 968. 88	4, 516, 543. 27	4, 038, 951. 08	361, 657. 99	115, 934. 20	860, 425. 61	719, 879. 98	140, 545. 63
Fourth quarter	5, 214, 349. 19	4, 705, 006. 47	4, 217, 165. 21	365, 863. 64	121, 977. 62	509, 342. 72	382, 641. 99	126, 700. 73
 Oklahoma:								
Total, fiscal year 1937-38	7, 026, 545. 60	6, 822, 869. 40	5, 890, 062. 10	793, 812. 75	138, 994. 55	203, 676. 20	203, 676. 20	203, 676. 20
Total, fiscal year 1938-39	6, 869, 882. 47	6, 255, 309. 70	5, 426, 676. 71	657, 261. 39	171, 371. 60	614, 572. 77	362, 596. 81	251, 975. 96
 First quarter	1, 669, 103. 40	1, 522, 319. 44	1, 286, 567. 89	187, 026. 84	48, 724. 71	146, 783. 96	67, 290. 07	79, 493. 89
Second quarter	1, 880, 669. 05	1, 653, 802. 67	1, 554, 371. 91	175, 127. 95	24, 302. 81	226, 866. 38	136, 310. 79	90, 555. 59
Third quarter	2, 125, 324. 54	1, 999, 695. 09	1, 761, 099. 41	186, 556. 60	52, 039. 08	125, 629. 45	86, 570. 00	39, 059. 45
Fourth quarter	2, 194, 785. 48	2, 079, 492. 50	1, 824, 637. 50	208, 550. 00	46, 305. 00	115, 292. 98	72, 425. 95	42, 867. 03

See footnotes at end of table.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39—Continued*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance ²				Advances certified ¹ for administration of unemployment compensation and State employment services	
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Total	Unemployment compensation
Oregon:							
Total, fiscal year 1937-38	\$2,846,405.46	\$2,147,761.76	\$1,929,895.11	\$153,325.84	\$64,540.81	\$698,643.70	\$542,876.78
Total, fiscal year 1938-39	3,491,353.11	2,836,835.54	2,535,546.34	230,584.16	70,705.04	654,517.57	489,427.65
First quarter	878,206.10	691,282.05	618,688.66	52,406.09	20,187.30	186,924.05	137,319.48
Second quarter	865,924.37	689,113.01	610,356.12	61,650.68	17,106.21	176,811.36	145,109.36
Third quarter	866,191.58	699,798.24	630,664.42	53,973.39	15,160.43	166,393.34	121,215.57
Fourth quarter	881,031.06	756,642.24	675,837.14	62,554.00	18,251.10	124,388.82	85,783.24
Pennsylvania:							
Total, fiscal year 1937-38	23,352,636.58	16,462,512.40	12,880,515.56	2,609,003.62	972,993.22	6,890,124.18	4,210,850.21
Total, fiscal year 1938-39	21,532,361.80	14,858,916.09	11,380,092.41	3,478,823.68	(7)	6,673,445.71	3,653,660.47
First quarter	5,603,439.87	3,743,758.50	3,068,758.50	675,000.00	(7)	1,859,681.37	992,910.61
Second quarter	5,275,771.38	3,335,848.92	2,577,110.38	758,738.54	(7)	1,939,922.46	1,142,815.81
Third quarter	5,713,985.70	4,040,086.13	3,172,433.53	867,652.60	(7)	1,673,899.57	910,607.15
Fourth quarter	4,939,164.85	3,739,222.64	2,561,790.00	1,177,432.54	(7)	1,199,942.31	607,326.90
Rhode Island:							
Total, fiscal year 1937-38	1,501,514.47	771,214.68	643,905.67	127,309.01	(4)	730,299.79	592,563.71
Total, fiscal year 1938-39	1,616,115.60	899,436.56	738,505.94	160,930.62	(4)	716,679.04	623,938.02
First quarter	411,373.84	220,809.31	181,929.82	38,878.49	(4)	190,564.53	167,051.68
Second quarter	411,881.09	223,328.99	181,829.81	41,499.18	(4)	188,552.10	155,546.91
Third quarter	396,414.14	229,488.59	188,534.06	40,954.53	(4)	166,925.55	148,800.18
Fourth quarter	396,446.53	225,809.67	186,212.25	39,597.42	(4)	170,636.86	152,539.25
South Carolina:							
Total, fiscal year 1937-38	1,354,768.34	1,010,795.01	828,289.67	138,715.01	43,790.33	343,973.33	269,370.54
Total, fiscal year 1938-39	1,934,040.13	1,457,163.54	1,122,658.30	285,664.80	48,840.44	476,876.59	340,369.85
First quarter	696,758.55	554,037.19	436,138.93	97,289.65	20,608.61	142,721.36	106,825.36
Second quarter	447,593.45	341,925.09	256,313.62	76,864.94	8,746.53	105,668.36	73,636.91
Third quarter	303,624.05	185,336.71	139,432.94	40,901.36	5,022.41	118,287.34	84,834.79
Fourth quarter	486,064.08	375,864.55	290,772.81	70,608.85	14,482.89	110,199.53	75,072.79

South Dakota:							
Total, fiscal year 1937-38							
Total, fiscal year 1938-39							
2,243,126.54	1,367,404.25	1,308,479.20	1,300,604.20	(4)	7,875.00	58,925.05	
2,112,315.03	2,088,678.41	2,088,678.41	2,088,678.41	(4)	23,636.62	130,811.51	95,946.09
Total, fiscal year 1938-39	34,865.42						
First quarter	553,485.71	532,253.91	528,593.61	(4)	3,660.30	21,231.80	
Second quarter	594,375.22	552,349.68	545,354.06	(4)	6,995.62	42,025.54	26,132.77
Third quarter	572,476.85	532,959.44	525,411.44	(4)	7,548.00	39,517.41	24,871.27
Fourth quarter	522,788.76	494,752.00	489,319.30	(4)	5,432.70	28,036.76	23,710.25
Total, fiscal year 1937-38	2,311,855.16	1,706,809.40	1,087,829.21		605,045.76	344,153.26	260,892.50
Total, fiscal year 1938-39	3,738,238.20	2,862,368.06	1,927,190.11		138,389.76	503,754.37	372,115.77
First quarter	1,033,496.42	797,459.21	563,982.85		32,185.96	236,037.21	
Second quarter	950,171.67	720,633.59	474,988.31		34,942.98	229,538.08	
Third quarter	890,557.59	677,361.11	448,601.30		37,998.97	213,196.48	
Fourth quarter	864,012.52	666,914.15	439,607.65		33,261.85	197,098.37	
Total, fiscal year 1937-38	11,301,388.54	9,375,656.70	9,375,656.70	(4)	(4)	1,925,731.84	750,590.74
Total, fiscal year 1938-39	11,896,443.03	9,916,786.27	9,916,786.27	(4)	(4)	1,979,656.76	973,146.14
Total, fiscal year 1937-38	1,175,141.10						
Total, fiscal year 1938-39	1,006,510.62						
Tennessee:							
Total, fiscal year 1937-38							
Total, fiscal year 1938-39							
First quarter	2,841,441.90	2,412,565.84	2,412,565.84	(4)	(4)	428,876.06	229,033.15
Second quarter	2,942,005.79	2,424,406.96	2,424,406.96	(4)	(4)	517,598.83	254,738.49
Third quarter	3,008,929.99	2,470,648.95	2,470,648.95	(4)	(4)	538,281.04	263,697.73
Fourth quarter	3,104,065.35	2,609,164.52	2,609,164.52	(4)	(4)	494,900.83	225,676.77
Total, fiscal year 1937-38	2,425,222.38	2,170,642.83	1,799,537.64			254,579.55	183,505.44
Total, fiscal year 1938-39	2,424,202.80	2,122,447.83	1,762,840.55			301,754.97	218,248.24
First quarter	716,942.84	632,043.51	535,059.79			84,899.33	
Second quarter	559,908.59	484,195.49	400,651.39			7,806.23	
Third quarter	549,659.64	490,844.57	401,452.91			7,263.38	
Fourth quarter	597,691.73	515,364.26	425,676.46			6,274.28	
Total, fiscal year 1937-38	717,751.91	471,497.45	30,969.92			15,768.13	246,254.46
Total, fiscal year 1938-39	779,142.95	568,637.87	46,904.04			15,516.41	210,505.08
First quarter	210,847.04	141,700.42	131,111.40			3,745.40	69,146.62
Second quarter	165,116.20	120,456.88	107,177.96			9,672.17	44,659.32
Third quarter	193,931.65	148,543.75	130,898.52			14,174.37	387.90
Fourth quarter	209,248.06	157,936.82	137,716.16			15,527.26	4,693.40
Total, fiscal year 1937-38	81,495.17						
Total, fiscal year 1938-39	63,972.80						
First quarter							
Second quarter							
Third quarter							
Fourth quarter							

See footnotes at end of table.

TABLE A-5.—*Federal grants to States: Advances certified¹ by the Social Security Board to the Secretary of the Treasury for public assistance and for administration of unemployment compensation and State employment services, for the fiscal year 1937-38 and, by quarters, for the fiscal year 1938-39—Continued*

[Revised to Aug. 15, 1939]

State	Total grants	Advances certified ¹ for direct assistance and administration of public assistance ²			Unemployment compensation	State employment services ³
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	
Virginia:						
Total, fiscal year 1937-38	\$724,050.11	(4)	(4)	(4)	\$724,050.11	\$227,977.06
Total, fiscal year 1938-39	1,548,426.38	\$722,387.20	\$554,758.71	\$94,068.19	846,039.18	231,959.65
First quarter	264,115.97	41,410.00	26,160.82	4,224.18	11,025.00	169,538.38
Second quarter	436,156.58	- 223,687.10	177,964.75	26,937.13	18,785.22	146,628.60
Third quarter	460,926.08	- 256,790.37	212,617.99	32,298.13	11,874.25	204,135.71
Fourth quarter	387,227.75	- 180,499.73	138,015.15	30,608.75	11,875.83	206,728.02
Washington:						
Total, fiscal year 1937-38	6,326,561.66	6,184,059.64	5,148,651.64	863,784.24	171,623.76	142,502.02
Total, fiscal year 1938-39	6,689,302.44	6,001,327.20	5,125,618.59	694,756.06	180,952.55	417,038.75
First quarter	1,619,339.70	1,501,827.01	1,299,134.64	154,056.64	48,635.73	52,311.43
Second quarter	1,584,029.11	1,355,864.62	1,151,943.23	160,768.49	43,152.90	116,740.28
Third quarter	1,771,492.12	1,544,645.83	1,310,905.72	190,314.73	43,425.38	160,217.91
Fourth quarter	1,714,441.51	1,598,989.74	1,363,635.00	189,616.20	45,738.54	115,451.77
West Virginia:						
Total, fiscal year 1937-38	3,123,726.84	2,241,598.70	1,737,050.39	436,593.94	67,954.37	882,128.14
Total, fiscal year 1938-39	3,342,295.12	2,251,270.45	1,580,548.84	591,586.77	79,134.84	1,091,024.67
First quarter	886,750.74	567,889.52	409,299.30	137,851.14	20,739.08	318,861.22
Second quarter	880,876.53	572,303.27	395,157.79	157,551.95	19,593.53	308,573.26
Third quarter	811,762.30	556,814.51	382,574.85	165,542.83	18,696.83	254,947.79
Fourth quarter	762,905.55	554,263.15	393,516.90	140,640.85	20,105.40	208,642.40
Wisconsin:						
Total, fiscal year 1937-38	6,899,024.80	5,704,260.90	4,444,745.68	1,007,202.30	252,312.92	1,194,763.90
Total, fiscal year 1938-39	8,429,012.80	7,339,590.47	5,826,152.06	1,235,974.08	277,464.33	1,089,422.33
First quarter	1,877,110.31	1,574,486.24	1,217,919.07	288,468.18	68,098.99	302,624.07
Second quarter	2,021,596.94	1,732,509.64	1,346,269.02	319,337.17	66,903.45	289,087.30
Third quarter	2,278,300.66	1,989,827.93	1,598,040.73	320,455.43	71,331.77	288,472.73
Fourth quarter	2,252,004.89	2,042,766.66	1,663,923.24	307,713.30	71,130.12	209,238.23

Advances certified¹ for administration of unemployment compensation and State employment services

Advances certified¹ for direct assistance and administration of public assistance²

Advances certified¹ for administration of unemployment compensation and State employment services

Advances certified¹ for direct assistance and administration of public assistance²

Wyoming:						
Total, fiscal year 1937-38	596,001.18	507,468.13	393,826.09	83,157.67	30,484.37	88,533.05
Total, fiscal year 1938-39	682,471.56	517,980.86	414,611.22	78,097.20	25,272.44	164,490.70
First quarter	158,089.72	123,588.28	98,239.84	17,937.54	7,410.90	34,501.44
Second quarter	160,873.13	119,193.80	95,568.18	17,729.34	5,896.28	41,679.33
Third quarter	169,752.00	125,335.73	99,955.02	19,528.01	5,852.70	44,416.27
Fourth quarter	193,756.71	149,863.05	120,848.18	22,902.31	6,112.56	43,893.66

¹ Advances are certified by the Social Security Board to the Secretary of the Treasury for a specified quarter of operation, which is not necessarily the period in which the certification is made. For this reason data in this table are not comparable to those in table A-4 reporting grants to the States on the basis of checks issued during a given period by the Treasury Department.

² These data are not comparable to those in the tables of appendix D showing the amount of obligations incurred for payments to recipients, which include payments from Federal, State, and local funds and exclude administrative expense.

³ Advances certified by the Social Security Board for State employment service

administration to meet the requirements of the unemployment compensation program; these data do not include Federal grants by the U. S. Employment Service under the Wagner-Peyser Act or State or local appropriations to the employment service.

⁴ No plan approved by the Social Security Board.

⁵ Although Connecticut had an approved plan for aid to the blind, Federal funds were not requested for the fiscal year 1937-38.

⁶ Sufficient Federal funds were carried over from preceding quarters.

⁷ Approved plan expired Dec. 31, 1937.

TABLE A-6.—*Old-age reserve account: Financial operations in connection with the account, by fiscal years and by months, 1937-39*

Fiscal year and month	Appropriation	Transfers from appropriation to account	Interest received by account	3-percent special Treasury notes acquired	Deposits with disbursing officer for benefit payments	Collections of improper payments ¹	Benefit payments	Cash with disbursing officer at end of period	Appropriation balance at end of period	Total assets ¹
Total	\$1,155,000,000	\$44,625,099	\$1,177,200,000	\$22,361,811	\$2,834	\$19,322,615	\$3,036,361	\$66,122	\$1,180,302,483	
Total, fiscal year 1936-37	265,000,000	2,261,811	267,100,000	100,000			26,969	73,031	61,811	267,234,842
January--	45,000,000		45,000,000	0			0	0	220,000,000	265,000,000
February--	45,100,000		45,000,000	100,000			0	100,000	174,900,000	265,000,000
March--	45,000,000		45,000,000	0			0	100,000	129,900,000	265,000,000
April--	45,000,000		45,000,000	0			230	99,770	84,900,000	264,999,770
May--	45,000,000		45,000,000	0			7,065	92,705	39,900,000	264,992,705
June--	39,900,000		42,100,000	0			19,674	73,031	61,811	267,234,842
Total, fiscal year 1937-38	500,000,000	387,000,000	15,412,233	395,200,000	7,261,811	159	5,404,063	1,930,620	113,012,391	777,243,012
July--	500,000,000	42,000,000	41,000,000	1,061,811			46,357	1,088,485	458,000,000	767,188,485
August--	41,000,000		41,000,000	0			108,081	980,404	417,000,000	767,080,404
September--	41,000,000		41,000,000	0			99,472	880,932	376,000,000	766,980,932
October--	41,000,000		41,000,000	0			169,349	711,583	335,000,000	766,811,583
November--	41,000,000		41,000,000	0			263,973	447,610	294,000,000	766,547,610
December--	43,000,000		41,000,000	2,000,000			302,275	2,145,335	251,000,000	766,245,335
January--	41,000,000		41,000,000	0			581,005	1,564,330	210,000,000	765,664,330
February--	41,000,000		41,000,000	0			602,216	962,115	169,000,000	765,62,115
March--	43,000,000		41,000,000	2,000,000			736,133	2,225,982	126,000,000	764,325,982
April--	10,800,000		10,800,000	0			841,022	1,384,936	115,200,023	763,484,959
May--	2,200,000		2,200,000	0			823,297	2,761,660	113,000,102	762,661,662
June--	0		15,400,000	0			830,883	1,930,620	113,012,391	777,243,012
Total, fiscal year 1938-39	390,000,000	503,000,000	26,951,055	514,900,000	15,000,000	2,676	13,891,583	3,036,361	66,122	1,180,302,483
July--	360,000,000	38,000,000		38,000,000	0		134	779,513	1,150,973	435,012,525
August--	38,000,000		33,000,000	5,000,000			267	826,495	5,324,211	397,012,792
September--	33,000,000		33,000,000	0			547	853,255	4,470,409	364,013,339
October--	32,000,000		32,000,000	0			82	1,073,918	3,396,410	332,013,421
November--	32,000,000		32,000,000	0			215	1,023,045	2,373,149	300,013,636
December--	32,000,000		32,000,000	0			219	1,077,369	1,295,561	268,013,855
January--	37,000,000		32,000,000	5,000,000			247	1,121,312	5,174,002	1,131,609,416
February--	50,000,000		50,000,000	0			81	1,155,340	4,018,582	1,130,488,104
March--	50,000,000		50,000,000	0			90	1,443,529	2,574,963	1,127,889,235

April.....	55,000,000	50,000,000	5,000,000	204	1,382,953	6,191,806	76,014,476	1,126,506,282
May.....	50,000,000	50,000,000	0	266	1,677,193	4,514,348	56,014,742	1,154,829,089
June.....	56,000,000	82,900,000	0	325	1,477,661	3,036,361	66,122	1,180,302,483

¹ Collections of improper payments made to claimants have been transferred to the appropriation balance.
² Total assets consist of the appropriation balance at the end of the period, the total amount of Treasury notes acquired, and the cash with the disbursing officer at the end of the period.
³ \$61,811 of interest earned during the first 6 months of 1937 was held as an appropriation balance until July 1937, at which time it was transferred to disbursing officer;

\$12,233 of interest received in June 1938 and \$51,055 of interest received in June 1939 were transferred to appropriation balance.

⁴ \$30 million from the 1940 Treasury Department Appropriation Act approved May 6, 1939, was made available for the fiscal year 1938-39.

Source: Compiled from data in the Daily Statement of the U. S. Treasury.

A-7.—Unemployment trust fund: Balances in the fund at end of fiscal years 1935-36, 1936-37, and 1937-38, and amounts of contributions deposited, interest credited, withdrawals, and balances in the fund for the fiscal year 1938-39, by States¹

New Jersey-----	16,635,414.88	44,533,936.83	43,958,000.00	1,573,631.47	9,500,000.00
New Mexico-----	1,654,150.04	1,657,860.92	1,500,000.00	57,252.16	2,515,113.08
New York-----	56,663,174.64	99,647,681.06	121,970,000.00	3,241,619.44	140,859,300.50
North Carolina-----	5,552,855.72	8,438,923.36	11,500,000.00	252,148.32	6,550,000.00
North Dakota-----		1,276,251.75	1,045,141.73	42,761.30	390,000.00
Ohio-----		70,395,645.43	53,425,101.72	2,341,333.69	12,850,000.00
Oklahoma-----	17,119,822.46	9,764,591.86	5,700,000.00	296,989.80	2,913,000.00
Oregon-----	3,527,980.14	4,655,567.94	6,437,671.65	134,770.74	4,750,000.00
Pennsylvania-----	38,351,296.64	66,553,926.50	75,498,000.00	1,715,399.77	68,000,000.00
Rhode Island-----	38,004,190.67	5,067,823.54	7,693,150.01	157,268.66	5,380,000.00
South Carolina-----	2,517,695.89	6,145,796.97	4,500,000.00	186,508.18	1,850,000.00
South Dakota-----	473,367.73	1,367,040.50	1,140,000.00	47,443.13	2,235,483.63
Tennessee-----	3,818,051.16	7,096,452.15	8,480,000.00	209,647.07	5,150,000.00
Texas-----	10,658,749.45	25,731,493.55	22,544,000.00	786,833.02	11,500,000.00
Utah-----	1,122,597.42	1,635,888.43	2,625,000.00	53,810.39	1,750,000.00
Vermont-----	660,644.80	1,388,645.04	1,477,345.87	44,821.75	625,000.00
Virginia-----	4,321,153.45	9,029,490.37	9,900,000.00	274,071.29	5,600,000.00
Washington-----		13,110,347.04	9,225,000.00	426,618.34	3,715,000.00
West Virginia-----		5,267,037.59	9,482,000.00	154,810.98	6,010,000.00
Wisconsin-----	11,482,150.48	33,273,614.34	15,751,039.47	930,631.83	6,550,000.00
Wyoming-----		23,258,176.35	1,650,237.29	1,425,000.00	2,304,284.50

Source: Compiled from data furnished by the U. S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

¹ Federal contributions from employers have been collectible in all States since Jan. 1, 1936. Employee contributions on wages earned are also required by Alabama, California, Kentucky, Louisiana, Massachusetts, New Jersey, and Rhode Island; employee contributions in Massachusetts have been suspended for the period July 1, 1938-June 30, 1939.

TABLE A-8.—Federal tax collections under titles VIII and IX of the Social Security Act,¹ by internal revenue collection districts, for the fiscal years 1937-38 and 1938-39²

Internal revenue collection district in—	Collections in fiscal year 1937-38			Collections in fiscal year 1938-39		
	Total	Under title VIII 1,3	Under title IX 1,4	Total	Under title VIII 1,3	Under title IX 1,4
Total	\$600,677,983.57	\$90,127,341.99	\$630,202,178.61	\$529,442,990.41	\$100,759,188.20	
Alabama	4,149,851.81	3,646,554.50	503,297.31	4,633,030.41	3,827,663.27	705,367.14
Arizona	988,449.21	898,559.12	89,890.09	1,028,312.37	902,897.59	125,414.73
Arkansas	1,669,166.67	1,373,307.02	295,859.65	1,700,767.98	1,497,784.72	202,983.26
California (2 districts)	34,706,807.20	30,970,630.35	3,736,276.85	39,463,885.87	34,317,681.77	5,136,204.10
Colorado	3,505,135.35	3,137,544.96	367,590.39	3,721,828.51	3,222,678.38	499,150.13
Connecticut	11,456,533.91	10,019,237.74	1,437,296.17	12,153,194.83	10,321,635.54	1,831,559.29
Delaware	3,407,912.17	2,840,297.18	567,614.99	3,320,118.70	2,826,236.05	538,882.65
Florida	4,027,882.72	3,288,257.37	739,625.35	4,478,028.43	3,911,121.22	566,907.21
Georgia	5,937,945.14	4,674,333.68	1,263,611.46	6,285,879.59	5,285,098.26	1,000,781.33
Hawaii	1,203,122.66	973,573.62	229,549.04	1,329,612.19	1,154,463.86	175,148.33
Idaho	1,063,077.62	964,175.26	98,902.36	1,079,855.22	953,930.92	125,924.30
Illinois (2 districts)	61,001,797.78	47,840,044.69	13,161,753.09	58,142,812.10	49,120,324.63	9,022,487.47
Indiana	10,020,858.35	8,927,073.85	1,093,784.50	11,051,670.04	9,527,731.69	1,523,938.35
Iowa	5,009,326.50	4,510,914.17	498,412.33	5,812,420.66	5,038,672.57	773,748.09
Kansas	3,192,072.20	2,429,970.29	762,101.91	3,130,615.35	2,566,811.74	563,803.61
Kentucky	4,573,347.72	3,884,284.47	689,063.25	5,023,992.28	4,056,613.12	967,379.16
Louisiana	4,152,059.44	3,687,590.59	464,468.85	4,816,362.85	4,128,645.60	687,717.26
Maine	2,342,022.85	2,099,183.46	242,839.39	2,568,230.68	2,568,230.68	337,543.31
Maryland (including District of Columbia)	10,357,106.41	8,813,300.97	1,543,805.44	11,643,289.26	9,620,697.75	2,022,591.51
Massachusetts	26,044,367.27	22,882,770.58	3,161,596.69	28,368,869.85	24,174,099.52	4,194,770.33
Michigan	36,955,636.22	33,022,964.43	3,932,671.79	35,051,341.14	29,840,475.94	5,210,865.20
Minnesota	8,999,469.52	7,615,678.81	1,383,790.71	9,672,372.77	8,152,140.12	1,520,232.65
Mississippi	1,356,138.45	1,233,200.90	122,937.55	1,519,365.30	1,340,460.20	178,905.10
Missouri (2 districts)	17,223,997.10	13,141,099.59	4,082,897.51	17,204,404.11	14,436,675.78	2,767,728.33
Montana	1,147,902.31	953,188.82	194,713.49	1,147,053.52	1,010,613.81	136,439.71
Nebraska	3,185,170.33	2,412,163.96	773,006.37	3,166,298.11	2,616,304.19	548,993.92
Nevada	697,550.85	586,004.53	111,546.32	444,856.18	350,831.15	94,025.03
New Hampshire	1,489,053.88	1,349,414.33	139,639.55	1,773,748.76	1,558,266.04	215,482.72
New Jersey (2 districts)	20,841,739.13	18,508,184.73	2,333,654.40	22,783,941.81	19,593,771.55	3,191,170.26
New Mexico	547,400.61	541,473.65	44,073.04	649,701.46	577,935.52	71,765.94

New York (6 districts)-----	136,414,318.04	109,763,007.15	26,651,310.89	147,056,585.45	117,107,305.41
North Carolina-----	6,599,357.76	5,856,762.51	742,595.25	7,513,724.36	6,484,305.43
North Dakota-----	508,876.83	445,603.31	63,273.52	572,591.34	511,484.19
Ohio (4 districts)-----	39,975,045.94	35,265,038.42	4,710,007.52	40,008,164.31	34,120,720.01
Oklahoma-----	5,643,550.21	5,049,012.64	594,537.57	5,948,812.65	5,185,544.29
Oregon-----	3,697,557.68	3,304,231.70	393,325.98	4,099,114.97	3,556,976.31
Pennsylvania (3 districts)-----	57,629,115.88	51,119,741.44	6,509,374.44	58,092,151.93	49,604,202.09
Rhode Island-----	3,871,372.98	3,838,165.30	33,207.68	4,184,631.56	3,613,041.92
South Carolina-----	2,760,936.07	2,574,433.36	186,502.71	2,954,553.99	2,558,404.78
South Dakota-----	550,906.37	542,314.07	8,592.30	622,196.54	662,650.52
Tennessee-----	5,219,595.45	4,552,808.28	666,787.17	5,782,287.02	4,935,930.77
Texas (2 districts)-----	12,830,457.20	12,370,476.87	1,459,980.33	15,498,962.54	13,016,921.45
Utah-----	1,362,680.89	1,230,357.30	132,323.59	1,465,498.35	1,283,649.60
Vermont-----	955,332.10	849,650.20	105,681.90	1,033,001.03	891,491.28
Virginia-----	5,461,631.18	4,753,851.07	707,780.11	6,454,748.37	5,447,242.95
Washington (including Alaska)-----	7,354,615.26	6,015,338.13	1,339,277.13	7,342,990.02	6,357,618.13
West Virginia-----	5,107,488.26	4,583,606.78	523,881.48	5,283,539.68	4,592,989.35
Wisconsin-----	11,874,254.36	10,730,584.14	1,143,670.22	12,666,821.50	10,994,981.95
Wyoming-----	563,916.69	474,854.33	89,062.36	565,647.67	499,285.10

¹ Titles VIII and IX (except sec. 904) of the Social Security Act were repealed and reenacted as ch. 9, subchs. A and C, respectively, of the Internal Revenue Code approved Feb. 10, 1939. Amendments to the act, approved Aug. 10, 1939, permit citation of subchs. A and C as the "Federal Insurance Contributions Act," and the "Federal Unemployment Tax Act," respectively. Data are based on warrants covered by the Bookkeeping and Warrants Division of the Treasury Department. The amounts listed in this table represent collections made in the internal revenue collection districts in the respective States and covered into the U. S. Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² Total cumulative tax collections to June 30, 1939, are as follows: total,

189186—40—15

³ Taxes effective Jan. 1, 1937, based on wages for employment as defined in ch. 9, subch. A, sec. 1426, of the Internal Revenue Code, payable by both employer and employee.

⁴ Tax effective Jan. 1, 1936, based on wages for employment as defined in ch. 9, subch. C, sec. 1607, of the Internal Revenue Code, payable by employers only. The amounts here recorded represent taxes paid after deduction of credits for amounts paid into State unemployment funds. During part of the fiscal year 1937-38 employers were not able to claim credit in States in which the unemployment compensation law had not yet been certified by the Social Security Board.

Source: Compiled from data furnished by the U.S. Treasury Department, Office of the Commissioner of Accounts and Deposits.

·B·

OLD-AGE INSURANCE

Operating statistics of the Federal old-age insurance program for the fiscal year are assembled in this appendix, together with tables (B-1—B-3) illustrating types of benefits payable under the old-age and survivors insurance system. Only one of the amended provisions is effective before January 1, 1940, that with respect to the ineligibility of persons aged 65 for lump-sum payments representing 3½ percent of their wages under the program. Retroactive to January 1, 1939, wages from employment covered under the program may be counted toward monthly benefits regardless of the age of the wage earner; therefore provisions for these lump-sum payments were repealed on August 10, 1939, when the amendments removed the age restriction on building up rights to monthly benefits. For a summary of the amendments relating to old-age and survivors insurance and other aspects of the social security program, see pp. 166–180.

The tables giving the operating statistics for the year show employee accounts established (B-4); characteristics of applicants for employee account numbers (B-5—B-7); characteristics of employees with reported taxable wages in 1937 and the amounts of these wages (B-8—B-11); the characteristics of employing organizations (B-12); lump-sum payments made under the provisions of the act of 1935 (B-13—B-15); and a summary by regions and States of employee accounts established, the number of employees with taxable wages in 1937, total taxable wages reported, and claims certified in their proportionate relation to the area and population of the State and region (B-16). The Social Security Bulletin reports each month on current operations of the old-age insurance program.

Material in appendix A is also pertinent to the old-age insurance program. For data on the organization of the Board and the location of its regional and field offices, see chart 34 and pp. 189–192. Table A-6 shows the financial operations in connection with the old-age reserve account and table A-8 the amounts collected under title VIII of the Social Security Act (now the Federal Insurance Contributions Act embodied in the Internal Revenue Code).

REVISED BENEFIT SCHEDULES, OLD-AGE AND SURVIVORS INSURANCE

TABLE B-1.—*Old-age and survivors insurance: Illustrative lump-sum death payments under the 1939 amendments*¹

Years of coverage	Average monthly wage of deceased			
	\$50	\$100	\$150	\$250
3	\$123.60	\$154.50	\$185.40	\$247.20
5	126.00	157.50	189.00	252.00
10	132.00	165.00	198.00	264.00
20	144.00	180.00	216.00	288.00
30	156.00	195.00	234.00	312.00
40	168.00	210.00	252.00	336.00

¹ It is assumed that the wage earner was paid at least \$200 in each year to be eligible to receive the 1-percent increment. If this were not the case, the benefit would be somewhat lower. It is also assumed that the wage earner was paid at least \$50 in the requisite number of calendar quarters to acquire a fully or currently insured status.

TABLE B-2.—Old-age and survivors insurance: Illustrative monthly old-age benefits payable under 1935 provisions of the Social Security Act and under the 1939 amendments¹

Years of coverage	1935 act	1939 amendments		1935 act	1939 amendments		
		Without dependents	With 1 dependent		Without dependents	With 1 dependent	
Average monthly wage of \$50				Average monthly wage of \$100			
3	(2)	\$20.60	\$30.90	(2)	\$25.75	\$38.63	
5	\$15.00	21.00	31.50	\$17.50	26.25	39.38	
10	17.50	22.00	33.00	22.50	27.50	41.25	
20	22.50	24.00	36.00	32.50	30.00	45.00	
30	27.50	26.00	39.00	42.50	32.50	48.75	
40	32.50	28.00	40.00	51.25	35.00	52.50	
Average monthly wage of \$150				Average monthly wage of \$250			
3	(2)	\$30.90	\$46.35	(2)	\$41.20	\$61.80	
5	\$20.00	31.50	47.25	\$25.00	42.00	63.00	
10	27.50	33.00	49.50	37.50	44.00	66.00	
20	42.50	36.00	54.00	56.25	48.00	72.00	
30	53.75	39.00	58.50	68.75	52.00	78.00	
40	61.25	42.00	63.00	81.25	56.00	84.00	

¹ Based on a table presented by A. J. Altmeyer to the Committee on Ways and Means, Mar. 29, 1939. U. S. House of Representatives, Committee on Ways and Means, *Social Security: Hearings Relative to the Social Security Amendments of 1939*, Vol. 3, p. 2165. It is assumed, with respect to the amendments, that the wage earner was paid at least \$200 in each year to be eligible to receive the 1-percent increment. If this were not the case, the benefit would be somewhat lower. It is also assumed that the wage earner was paid at least \$50 in the requisite number of calendar quarters to acquire a fully insured status.

² Monthly benefits not payable until after 5 years of coverage.

TABLE B-3.—Old-age and survivors insurance: Illustrative monthly survivors benefits under the 1939 amendments¹

Years of coverage	1 child or parent aged 65 or over	Widow aged 65 or over	Widow and 1 child	1 child or parent aged 65 or over	Widow aged 65 or over	Widow and 1 child	
Average monthly wage of deceased, \$50				Average monthly wage of deceased, \$100			
3	\$10.30	\$15.45	\$25.75	\$12.88	\$19.31	\$32.19	
5	10.50	15.75	26.25	13.13	19.69	32.82	
10	11.00	16.50	27.50	13.75	20.63	34.38	
20	12.00	18.00	30.00	15.00	22.50	37.50	
30	13.00	19.50	32.50	16.25	24.38	40.63	
40	14.00	21.00	35.00	17.50	26.25	43.75	
Average monthly wage of deceased, \$150				Average monthly wage of deceased, \$250			
3	\$15.45	\$23.18	\$38.63	\$20.60	\$30.90	\$51.50	
5	15.75	23.63	39.38	21.00	31.50	52.50	
10	16.50	24.75	41.25	22.00	33.00	55.00	
20	18.00	27.00	45.00	24.00	36.00	60.00	
30	19.50	29.25	48.75	26.00	39.00	65.00	
40	21.00	31.50	52.50	28.00	42.00	70.00	

¹ It is assumed that the wage earner was paid at least \$200 in each year to be eligible to receive the 1-percent increment. If this were not the case, the benefit would be somewhat lower. It is also assumed that the wage earner was paid at least \$50 in the requisite number of calendar quarters to acquire a fully or currently insured status. If the wage earner was currently (but not fully) insured, his widow (whatever her age) would receive benefits only if she had in her care a child of the deceased; and a dependent parent would not be eligible for benefits.

OPERATING DATA, OLD-AGE INSURANCE

TABLE B-4.—*Old-age insurance: Employee accounts established,¹ by fiscal years and by regions and States, 1936–39*

Region and State	Cumulative total, June 30, 1939	Fiscal year		
		1938–39 ²	1937–38 ²	1936–37
Total	44,727,520	5,162,363	9,268,687	30,296,470
Region I	3,385,554	266,174	495,326	2,624,054
Connecticut	707,037	51,518	96,743	558,776
Maine	298,734	33,568	62,820	202,346
Massachusetts	1,771,640	119,303	244,065	1,408,272
New Hampshire	190,827	20,574	34,775	135,478
Rhode Island	311,832	28,479	34,528	248,825
Vermont	105,484	12,732	22,395	70,357
Region II	5,990,701	544,544	1,118,051	4,328,106
New York	5,990,701	544,544	1,118,051	4,328,106
Region III	5,433,976	459,501	906,803	4,067,672
Delaware	102,109	12,934	22,566	66,609
New Jersey	1,633,512	171,279	272,458	1,189,775
Pennsylvania	3,698,355	275,288	611,779	2,811,288
Region IV	3,143,959	412,417	665,945	2,065,597
District of Columbia	286,030	36,042	64,280	185,708
Maryland	632,386	72,943	127,086	432,357
North Carolina	924,019	138,339	188,860	596,820
Virginia	715,648	114,395	151,142	450,111
West Virginia	585,876	50,698	134,577	400,601
Region V	5,365,896	551,557	1,031,970	3,782,369
Kentucky	706,144	112,563	223,603	369,978
Michigan	2,025,714	177,767	340,587	1,507,360
Ohio	2,634,038	261,227	467,780	1,905,031
Region VI	5,169,451	504,086	931,586	3,733,779
Illinois	3,097,520	302,166	543,140	2,252,214
Indiana	1,177,727	117,896	214,308	845,523
Wisconsin	894,204	84,024	174,138	636,042
Region VII	3,762,895	629,100	977,721	2,156,074
Alabama	647,618	103,712	177,462	366,444
Florida	671,194	108,809	184,506	377,879
Georgia	830,979	142,348	191,521	497,110
Mississippi	374,440	80,102	132,973	161,365
South Carolina	491,136	78,816	111,298	301,022
Tennessee	747,528	115,313	179,961	452,254
Region VIII	1,895,716	248,330	460,476	1,186,910
Iowa	579,338	76,666	122,568	380,104
Minnesota	766,521	85,364	180,829	500,328
Nebraska	315,550	46,053	83,012	186,485
North Dakota	110,315	20,004	36,382	53,929
South Dakota	123,992	20,243	37,685	66,064
Region IX	2,678,412	395,758	616,564	1,666,090
Arkansas	352,811	83,325	93,500	175,986
Kansas	466,726	60,619	111,763	294,344
Missouri	1,236,525	169,427	256,562	810,536
Oklahoma	622,350	82,387	154,739	385,224
Region X	2,699,470	456,300	721,013	1,522,157
Louisiana	653,178	124,687	169,569	358,922
New Mexico	122,128	28,082	35,431	58,615
Texas	1,924,164	303,531	516,013	1,104,620

See footnotes at end of table.

TABLE B-4.—*Old-age insurance: Employee accounts established,¹ by fiscal years and by regions and States, 1936-39—Continued*

Region and State	Cumulative total, June 30, 1939	Fiscal year		
		1938-39 ²	1937-38 ²	1936-37
Region XI.	1,089,789	156,878	315,032	617,879
Arizona	165,492	24,022	54,311	87,159
Colorado	351,812	46,757	84,091	220,964
Idaho	154,701	26,539	54,303	73,859
Montana	175,462	27,536	55,915	92,011
Utah	168,823	22,045	45,046	101,732
Wyoming	73,499	9,979	21,366	42,154
Region XII.	3,937,240	506,885	991,039	2,439,316
California	2,888,220	377,097	709,623	1,801,500
Nevada	44,466	6,543	14,417	23,506
Oregon	379,031	50,958	114,266	213,807
Washington	625,523	72,287	152,733	400,503
Territories	174,461	30,833	37,161	106,467
Alaska	22,277	4,218	8,122	9,937
Hawaii	152,184	26,615	29,039	96,530

¹ The number of employee accounts established is not adjusted for wage earners' claims certified. Claims certified by fiscal years were as follows:

Claims for—	Cumulative total, June 30, 1939	Fiscal year		
		1938-39	1937-38	1936-37
Total	381,675	212,053	165,203	4,419
Payments at age 65	169,677	92,910	73,757	3,010
Death payments	211,998	119,143	91,446	1,409

Employee accounts established less cancelations and voids plus reinstatements of account numbers.

TABLE B-5.—*Old-age insurance: Distribution of applicants for account numbers, by age,¹ sex, and color, 1938²*

Age group (years)	Total	Male				Female			
		Total	White	Negro	Other	Total	White	Negro	Other
Number of applicants									
Total.....	5,786,481	3,680,435	3,067,717	563,461	49,257	2,106,046	1,839,093	251,304	15,649
Percent of total.....	100.0	63.6	53.0	9.7	0.9	56.4	31.8	4.4	0.2
Under 15.....	46,871	37,037	32,534	3,989	514	9,834	8,732	892	210
15-19.....	1,417,916	839,824	736,061	96,851	6,912	578,092	539,817	34,271	4,004
20-24.....	1,102,809	667,974	539,760	120,826	7,388	434,835	378,025	52,975	3,835
25-29.....	708,799	427,210	331,568	87,412	8,230	281,589	234,340	45,198	2,051
30-34.....	534,366	322,252	254,722	60,838	6,692	212,114	176,893	33,775	1,446
35-39.....	450,045	277,644	218,563	53,497	5,584	172,401	141,594	29,578	1,229
40-44.....	383,074	250,061	206,313	39,932	3,816	133,013	112,648	19,453	912
45-49.....	327,100	224,552	189,530	32,023	2,999	102,548	87,915	13,974	659
50-54.....	268,257	195,572	169,318	23,816	2,438	72,685	63,303	8,987	395
55-59.....	205,005	156,107	136,856	17,537	1,714	48,898	43,068	5,589	241
60.....	31,722	24,596	22,130	2,212	254	7,126	6,351	736	39
61.....	28,837	22,912	20,666	2,025	221	5,925	5,375	525	25
62.....	27,528	22,005	19,975	1,844	186	5,523	4,987	513	23
63.....	27,176	22,031	19,926	1,928	177	5,145	4,614	508	23
64.....	23,764	19,598	17,592	1,852	154	4,166	3,736	413	17
65.....	18,925	15,491	13,612	1,766	113	3,434	2,764	407	263
66 and over.....	157,070	140,180	128,876	10,335	969	16,890	15,297	1,533	60
Unknown.....	27,217	15,389	9,715	4,778	896	11,828	9,634	1,977	217
Percentage distribution									
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 15.....	.8	1.0	1.1	.7	1.0	.5	.5	.3	1.3
15-19.....	24.5	22.8	24.0	17.2	14.0	27.4	29.4	13.6	25.6
20-24.....	19.1	18.2	17.6	21.5	15.0	20.6	20.6	21.1	24.5
25-29.....	12.3	11.6	10.8	15.5	16.7	13.4	12.7	18.0	13.1
30-34.....	9.2	8.8	8.3	10.8	13.6	10.1	9.6	13.4	9.2
35-39.....	7.8	7.6	7.1	9.5	11.3	8.2	7.7	11.8	7.9
40-44.....	6.6	6.8	6.7	7.1	7.7	6.3	6.1	7.7	5.8
45-49.....	5.7	6.1	6.2	5.7	6.1	4.9	4.8	5.6	4.2
50-54.....	4.6	5.3	5.5	4.2	5.0	3.4	3.4	3.6	2.5
55-59.....	3.5	4.2	4.5	3.1	3.5	2.3	2.3	2.2	1.5
60.....	.5	.7	.7	.4	.5	.3	.3	.3	.2
61.....	.5	.6	.7	.4	.5	.3	.3	.2	.2
62.....	.5	.6	.7	.3	.4	.3	.3	.2	.2
63.....	.5	.6	.6	.3	.4	.2	.3	.2	.2
64.....	.4	.5	.6	.3	.3	.2	.2	.2	.1
65.....	.3	.4	.4	.3	.2	.2	.2	.2	1.7
66 and over.....	2.7	3.8	4.2	1.8	2.0	.8	.8	.6	.4
Unknown.....	.5	.4	.3	.9	1.8	.6	.5	.8	1.4

¹ Age at birthday nearest July 1, 1938.

² Tabulated from the actuarial cards prepared for account numbers issued and placed in alphabetical file during the year.

TABLE B-6.—Old-age insurance: Percentage distribution of applicants for employee account numbers in specified periods, by age,¹ 1936-39

Age group (years)	November 1936-Decem- ber 1937 ²	January-June 1938	July-Decem- ber 1938	January-June 1939
Total				
Total	100.0	100.0	100.0	100.0
15-19	9.6	19.1	30.9	29.6
20-24	18.8	20.3	19.6	20.7
25-34	29.6	24.4	20.9	20.6
35-44	20.7	16.7	13.7	13.9
45-54	14.2	12.3	9.5	9.6
55-64	7.1	7.2	5.4	5.6
Male				
Total	100.0	100.0	100.0	100.0
15-19	8.0	17.9	29.6	28.5
20-24	16.5	19.0	19.4	20.7
25-34	29.1	23.3	20.1	19.4
35-44	22.0	17.0	13.6	13.6
45-54	16.0	13.9	10.6	10.7
55-64	8.4	8.9	6.7	7.1
Female				
Total	100.0	100.0	100.0	100.0
15-19	13.7	21.2	32.7	31.3
20-24	24.8	22.9	19.8	20.7
25-34	30.9	26.4	22.2	22.4
35-44	17.5	16.1	13.9	14.3
45-54	9.4	9.3	7.9	7.9
55-64	3.7	4.1	3.5	3.4

¹ For November 1936-December 1937, age as of July 1, 1937; for January 1938-June 1939, age at birthday nearest July 1 of year of application.

² Based on 10-percent sample of applications for account numbers issued and placed in the alphabetical file of actuarial cards by Dec. 31, 1937. This number includes 3,613,022 of the 36,688,338 applications issued as of that date.

TABLE B-7.—Old-age insurance: Percentage distribution¹ of applicants for employee account numbers in specified periods, by sex and color, 1936-39

Sex and color	November 1936-Decem- ber 1937 ²	January-June 1938	July-Decem- ber 1938	January-June 1939
Sex, total	100.0	100.0	100.0	100.0
Male	72.4	66.0	60.2	60.9
Female	27.6	34.0	39.8	39.1
Color, total	100.0	100.0	100.0	100.0
White	91.8	85.1	84.3	86.4
Negro	7.6	13.9	14.5	12.7
Other	.6	1.0	1.2	.9

¹ Based on persons aged 15-64.

² Based on 10-percent sample of applications for account numbers issued and placed in the alphabetical file of actuarial cards by Dec. 31, 1937. This number includes 3,613,022 of the 36,688,338 applications issued as of that date.

TABLE B-8.—*Old-age insurance: Employees and amount of reported taxable wages for 1937, by regions and States*¹

[Corrected to Apr. 10, 1939]

Region and State	Number of employees	Amount of reported taxable wages	Average taxable wage	
			All employees ¹	Employees with taxable wages of \$100 and over
Total	30,154,024	\$26,818,337,137	\$889	\$1,035
Region I.	2,580,466	2,328,818,265	902	1,007
Connecticut	578,451	574,872,302	994	1,088
Maine	217,410	143,992,391	662	805
Massachusetts	1,333,082	1,243,474,982	933	1,032
New Hampshire	136,114	101,407,192	745	857
Rhode Island	240,674	210,130,871	873	957
Vermont	74,735	54,940,527	735	871
Region II.	4,055,646	4,225,043,098	1,042	1,149
New York	4,055,646	4,225,043,098	1,042	1,149
Region III.	3,933,199	3,859,932,880	981	1,089
Delaware	72,443	63,001,819	870	1,064
New Jersey	1,154,758	1,146,265,427	993	1,091
Pennsylvania	2,705,998	2,650,665,634	980	1,089
Region IV.	2,109,896	1,563,799,339	741	886
District of Columbia	183,094	163,151,563	891	1,041
Maryland	456,657	381,336,178	835	980
North Carolina	608,605	350,294,170	576	711
Virginia	456,425	302,421,366	663	815
West Virginia	405,115	366,596,062	905	1,032
Region V.	3,821,481	3,908,878,422	1,023	1,148
Kentucky	374,360	256,503,942	685	858
Michigan	1,545,163	1,703,428,269	1,102	1,216
Ohio	1,901,958	1,948,946,211	1,025	1,142
Region VI.	3,739,342	3,673,886,940	982	1,110
Illinois	2,243,347	2,303,158,135	1,027	1,143
Indiana	826,272	749,144,848	907	1,049
Wisconsin	669,723	621,583,957	928	1,071
Region VII.	2,252,325	1,248,356,202	554	732
Alabama	375,681	230,986,208	615	767
Florida	403,715	211,266,729	523	728
Georgia	492,172	276,415,309	562	734
Mississippi	196,628	81,178,656	413	632
South Carolina	313,236	162,111,072	518	673
Tennessee	470,893	286,398,228	608	775
Region VIII.	1,171,453	889,063,135	759	935
Iowa	376,205	272,831,212	725	894
Minnesota	491,199	414,852,061	845	1,002
Nebraska	185,103	127,477,719	689	884
North Dakota	55,546	33,998,840	612	830
South Dakota	63,400	39,903,303	629	852
Region IX.	1,540,064	1,171,208,578	760	942
Arkansas	172,383	89,679,596	520	716
Kansas	277,188	194,701,692	702	905
Missouri	768,349	641,648,050	835	980
Oklahoma	322,144	245,179,240	761	986

See footnotes at end of table.

TABLE B-8.—Old-age insurance: Employees and amount of reported taxable wages for 1937, by regions and States¹—Continued

[Corrected to Apr. 10, 1939]

Region and State	Number of employees	Amount of reported taxable wages	Average taxable wage	
			All employees ¹	Employees with taxable wages of \$100 and over
Region X.....	1, 568, 488	\$1, 060, 475, 148	\$676	\$894
Louisiana.....	373, 978	239, 111, 654	639	834
New Mexico.....	64, 533	43, 657, 535	677	879
Texas.....	1, 129, 977	777, 705, 959	688	915
Region XI.....	675, 226	510, 776, 574	756	943
Arizona.....	95, 398	71, 672, 565	751	942
Colorado.....	231, 142	172, 686, 115	747	925
Idaho.....	92, 532	59, 673, 960	645	844
Montana.....	100, 248	85, 435, 200	852	1, 025
Utah.....	105, 308	81, 733, 367	776	976
Wyoming.....	50, 598	39, 575, 367	782	965
Region XII.....	2, 572, 512	2, 296, 410, 731	893	1, 055
California.....	1, 860, 464	1, 696, 165, 619	912	1, 074
Nevada.....	30, 623	26, 134, 802	853	1, 021
Oregon.....	257, 147	205, 548, 015	799	961
Washington.....	424, 278	368, 562, 295	869	1, 027
Territories.....	133, 926	81, 687, 825	610	809
Alaska.....	32, 196	27, 251, 380	846	969
Hawaii.....	101, 730	54, 436, 445	535	747

¹ Compilation based on wage items posted by July 9, 1938, relating to 93 percent of taxable wages reported for 1937 and 96 percent of estimated total number of employees receiving such wages in 1937. These reports comprised \$26.9 billion in taxable wages paid to 30.5 million employees. Of these numbers there are here excluded further 77,632 employees holding railroad retirement account numbers and their taxable wages of \$17,472,692, and 267,086 employees whose sex or race is unknown and their taxable wages of \$40,741,313. The average wage with these employees and their wages included is \$881.

TABLE B-9.—*Old-age insurance: Employees with reported taxable wages for 1937,¹ by regions and States and by amount of wages reported*

[Corrected to Apr. 10, 1939]

Region and State		Number of employees with reported wages of—							
		Total	\$1-\$499	\$500-\$999	\$1,000-\$1,499	\$1,500-\$1,999	\$2,000-\$2,499	\$2,500-\$2,999	\$3,000 and over
Total		30,154,024	11,650,529	7,328,123	5,269,258	3,087,186	1,334,474	604,894	879,560
Region I		2,580,466	864,136	772,521	489,453	242,080	98,654	47,023	66,599
Connecticut		578,451	161,369	167,366	129,159	65,704	26,140	12,164	16,549
Maine		217,410	106,815	59,689	30,501	11,373	3,997	2,034	3,001
Massachusetts		1,333,082	429,151	399,360	251,711	131,349	55,977	26,877	38,657
New Hampshire		136,114	55,310	42,693	23,717	8,497	2,920	1,301	1,676
Rhode Island		240,674	78,387	82,754	42,451	19,822	7,780	3,767	5,713
Vermont		74,735	33,104	20,659	11,914	6,335	1,840	880	1,003
Region II		4,055,646	1,265,937	1,018,168	762,401	460,702	224,028	121,834	202,576
New York		4,055,646	1,265,937	1,018,168	762,401	460,702	224,028	121,834	202,576
Region III		3,933,199	1,240,426	1,008,784	825,737	451,400	198,444	89,082	119,326
Delaware		72,443	30,757	15,653	12,432	6,168	2,840	1,544	3,049
New Jersey		1,154,758	367,725	306,690	224,724	131,434	61,478	29,145	39,562
Pennsylvania		2,705,998	841,944	692,441	588,581	313,798	134,126	58,393	76,715
Region IV		2,109,896	952,042	576,977	307,057	144,401	61,264	27,820	40,335
District of Columbia		183,094	74,453	45,241	27,136	15,861	8,558	4,832	7,013
Maryland		456,657	186,934	116,019	76,421	40,054	17,806	8,224	11,199
North Carolina		608,605	319,358	197,379	52,212	19,615	8,858	3,970	7,213
Virginia		456,425	232,979	119,652	55,561	25,248	10,426	4,746	7,813
West Virginia		405,115	138,318	98,686	95,727	43,623	15,616	6,048	7,097
Region V		3,821,481	1,185,091	844,021	812,771	571,387	208,563	87,855	111,793
Kentucky		374,360	181,818	96,323	56,013	21,837	8,713	3,683	5,973
Michigan		1,545,163	429,734	301,557	344,072	292,319	94,349	38,163	44,969
Ohio		1,901,958	573,539	446,141	412,686	257,231	105,501	46,009	60,851
Region VI		3,739,342	1,241,258	898,837	747,100	440,030	197,906	89,454	124,757
Illinois		2,243,347	703,823	545,859	447,287	264,967	128,973	63,052	89,386
Indiana		826,272	301,733	194,442	166,049	92,503	38,236	14,563	18,746
Wisconsin		669,723	235,702	158,536	133,764	82,560	30,697	11,839	16,625

Region VII		2,252,325	1,325,533	555,246	195,818	86,965	38,975	18,181	31,607
Alabama		375,681	198,065	105,278	39,034	17,493	7,456	3,346	5,009
Florida		403,715	261,392	76,453	32,249	16,284	7,599	3,598	6,140
Georgia		492,172	286,700	125,617	40,072	18,357	8,728	4,351	8,347
Mississippi		196,628	142,870	32,749	10,347	6,395	2,379	1,022	1,896
South Carolina		313,236	179,102	93,547	24,377	7,995	3,664	1,773	2,778
Tennessee		470,893	257,404	121,602	49,739	21,471	9,149	4,091	7,437
Region VIII		1,171,453	542,636	270,237	185,650	94,077	37,460	16,137	25,256
Iowa		376,205	179,303	89,324	58,735	26,595	10,996	4,527	6,725
Minnesota		491,199	201,714	115,733	86,022	48,602	18,157	7,959	13,012
Nebraska		185,103	94,740	41,271	26,381	11,613	4,941	2,324	3,833
North Dakota		55,546	31,202	11,547	6,641	3,268	1,433	595	860
South Dakota		63,400	35,677	12,362	7,871	3,999	1,933	732	826
Region IX		1,540,064	721,556	357,814	219,972	129,506	52,669	22,365	36,182
Arkansas		172,383	107,950	37,506	13,172	7,422	3,007	1,276	2,050
Kansas		277,188	141,215	57,350	39,522	22,576	8,866	3,323	4,336
Missouri		768,349	311,063	202,165	127,464	64,823	28,035	12,739	22,060
Oklahoma		322,144	161,328	60,793	39,814	34,685	12,761	5,027	7,736
Region X		1,568,488	861,374	315,580	164,625	116,587	53,948	22,307	34,067
Louisiana		373,978	210,673	81,871	35,583	22,297	11,052	4,588	7,914
New Mexico		64,533	35,037	12,629	7,731	5,080	2,225	791	1,040
Texas		1,129,977	615,664	221,080	121,311	89,210	40,671	16,928	25,113
Region XI		675,226	327,842	138,323	98,454	62,584	25,947	9,561	12,515
Arizona		95,398	46,773	19,726	12,827	8,992	4,092	1,355	1,633
Colorado		231,142	111,419	50,229	35,565	18,281	7,538	3,186	4,924
Idaho		92,532	50,869	18,280	11,762	6,962	2,842	844	973
Montana		100,248	43,759	20,436	14,810	12,252	5,042	1,966	1,983
Utah		105,308	50,498	20,429	16,062	10,645	4,081	1,527	2,166
Wyoming		50,598	24,524	9,223	7,428	5,552	2,352	683	836
Region XII		2,572,512	1,043,394	545,029	447,581	280,264	132,829	51,527	71,888
California		1,860,464	747,031	388,801	315,523	209,695	102,313	40,480	56,621
Nevada		30,623	13,627	6,198	4,272	3,458	1,846	529	693
Oregon		257,147	112,299	58,316	45,247	23,377	9,381	3,540	4,987
Washington		424,278	170,437	91,714	82,539	43,734	19,289	6,978	9,587
Territories		133,926	79,304	26,586	12,639	7,203	3,787	1,748	2,659
Alaska		32,196	14,963	6,528	4,105	3,202	1,975	786	637
Hawaii		101,730	64,341	20,058	8,634	4,001	1,812	962	2,022

77,632 employees holding railroad retirement account numbers and their taxable wages of \$17,472,692, and 267,086 employees whose sex or race is unknown and their taxable wages of \$40,741,313.

¹ Compilation based on wage items posted by July 9, 1938, relating to 93 percent of estimated total number of employees receiving such wages in 1937. These reports comprised \$26.9 billion in taxable wages paid to 30.5 million employees. Of these numbers there are here excluded further

TABLE B-10.—*Old-age insurance: Migrant employees¹ with reported taxable wages for 1937,² by State in which employed³ and by race and sex*

[Corrected to Apr. 10, 1939]

State	Total				Male				Female			
	Total	White	Negro	Other	Total	White	Negro	Other	Total	White	Negro	Other
Total	2,155,207	2,002,212	138,265	14,730	1,772,180	1,631,610	127,251	13,319	383,027	370,602	11,014	1,411
Ala.	23,515	17,967	5,509	39	20,487	15,158	5,290	39	3,028	2,809	219	0
Alaska	20,959	15,335	0	5,624	19,278	13,655	0	5,623	1,681	1,680	0	1
Ariz.	13,783	12,936	423	424	12,219	11,403	410	406	1,564	1,533	13	18
Ark.	18,447	16,031	2,390	26	15,735	13,398	2,312	25	2,712	2,633	78	1
Calif.	97,749	93,802	1,457	2,490	78,528	75,505	1,393	1,630	19,221	18,297	64	860
Colo.	20,038	19,838	200	0	17,018	16,838	180	0	3,020	3,000	20	0
Conn.	40,091	39,332	702	57	32,482	31,780	651	51	7,609	7,552	51	6
Del.	10,505	8,501	1,999	5	8,621	7,285	1,331	5	1,884	1,216	668	0
D. C.	25,788	21,944	3,816	28	20,487	16,921	3,541	25	5,301	5,023	275	3
Fla.	36,069	30,436	5,599	34	29,483	24,192	5,258	33	6,586	6,244	341	1
Ga.	37,595	29,062	8,513	20	31,607	23,757	7,831	19	5,988	5,305	682	1
Hawaii	1,371	994	19	358	1,003	731	17	255	368	263	2	103
Idaho	12,153	12,058	21	74	10,949	10,857	19	73	1,204	1,201	2	1
Ill.	155,384	148,498	5,718	1,168	122,100	116,024	4,991	1,085	33,284	32,474	727	83
Ind.	62,427	59,823	2,420	184	51,214	48,680	2,360	174	11,213	11,143	60	10
Iowa	31,969	31,381	537	51	27,196	26,672	473	51	4,773	4,709	64	0
Kans.	41,191	40,258	766	167	37,311	36,423	728	160	3,880	3,835	38	7
Ky.	34,094	31,105	2,989	0	29,626	26,768	2,858	0	4,468	4,337	131	0
La.	37,743	29,944	7,756	43	33,788	26,437	7,309	42	3,955	3,507	447	1
Maine	17,058	16,879	133	46	13,038	12,881	111	46	4,020	3,998	22	0
Md.	43,662	37,658	5,969	35	34,416	29,048	5,333	35	9,246	8,610	636	0
Mass.	64,260	62,559	1,560	141	51,474	49,871	1,483	120	12,786	12,688	77	21
Mich.	85,196	79,456	5,437	303	72,780	67,224	5,263	293	12,416	12,232	174	10
Minn.	26,952	26,687	154	111	22,370	22,116	144	110	4,582	4,571	10	1
Miss.	14,592	10,546	4,046	0	13,388	9,397	3,991	0	1,204	1,149	55	0
Mo.	71,820	67,723	3,934	163	59,157	55,295	3,709	153	12,663	12,428	225	10
Mont.	10,285	10,204	24	57	9,261	9,184	20	57	1,024	1,020	4	0
Nebr.	15,402	15,066	305	31	13,322	13,007	284	31	2,080	2,059	21	0
Nev.	7,944	7,766	36	142	7,217	7,043	34	140	727	723	2	2
N. H.	17,330	17,131	174	25	13,656	13,500	134	22	3,674	3,631	40	3
N. J.	127,794	115,646	11,996	152	108,194	96,452	11,593	149	19,600	19,194	403	3
N. Mex.	12,656	12,285	173	198	11,760	11,400	169	191	896	885	4	7
N. Y.	238,680	228,401	9,830	449	171,077	162,645	8,043	389	67,603	65,756	1,787	60
N. C.	30,048	23,119	6,916	13	25,312	18,845	6,454	13	4,736	4,274	462	0
N. Dak.	6,485	6,467	10	8	5,641	5,623	10	8	844	844	0	0
Ohio	116,300	110,820	5,246	234	94,876	89,591	5,058	227	21,424	21,229	188	7
Okla.	40,222	38,950	1,072	200	34,351	33,162	1,011	178	5,871	5,788	61	22
Oreg.	23,253	23,042	45	166	20,061	19,860	42	159	3,192	3,182	3	7
Pa.	106,842	106,204	556	82	86,451	86,140	234	77	20,391	20,064	322	5
R. I.	15,531	15,391	140	0	12,212	12,089	123	0	3,319	3,302	17	0
S. C.	26,779	19,899	6,867	13	22,003	15,666	6,324	13	4,776	4,233	543	0
S. Dak.	5,619	5,584	26	9	4,898	4,870	20	8	721	714	6	1
Tenn.	33,319	28,416	4,899	4	27,576	22,842	4,730	4	5,743	5,574	169	0
Tex.	95,969	89,890	5,584	495	81,667	75,962	5,243	462	14,302	13,928	341	33
Utah	7,394	7,319	29	46	6,322	6,249	27	46	1,072	1,070	2	0
Vt.	8,227	8,138	76	13	6,895	6,825	57	13	1,332	1,313	19	0
Va.	39,111	30,274	8,804	33	33,394	25,998	7,369	27	5,717	4,276	1,435	6
Wash.	35,975	35,271	98	606	31,162	30,574	94	494	4,813	4,697	4	112
W. Va.	44,933	41,996	2,894	43	40,756	37,877	2,837	42	4,177	4,119	57	1
Wis.	35,866	35,439	362	65	30,677	30,294	321	62	5,189	5,145	41	3
Wyo.	8,832	8,741	36	55	7,684	7,596	34	54	1,148	1,145	2	1

¹ A migrant employee is defined as one who has received taxable wages during some part of the year in 1 or more States other than the 1 in which his account number was assigned.

² Compilation based on wage items, posted by July 9, 1938, relating to 93 percent of total taxable wages reported for 1937 and 96 percent of estimated total number of employees receiving such wages in 1937. These reports comprised 30.5 million employees. Of these numbers there are here excluded further 27,998,817 nonmigrant employees, 77,632 employees holding railroad retirement account numbers, and 267,086 employees whose sex or race is unknown.

³ Total wages of employees working in more than 1 State are allocated to only 1 of the States of employment.

TABLE B-11.—*Old-age insurance: Reported taxable wages¹ of migrant employees² for 1937, by State in which earned³ and by race and sex of employees*

[Corrected to Apr. 10, 1939]

State	Total			Male			Female				
	Total	White	Negro	Other	Total	White	Negro	Total	White	Negro	Other
Total	\$1,963,334,111	\$1,904,451,502	\$51,585,973	\$7,296,636	\$1,776,096,182	\$1,719,726,374	\$49,383,928	\$6,985,880	\$187,237,929	\$184,725,128	\$2,202,045
Alabama	16,569,880	14,886,107	1,670,424	13,349	15,277,126	13,642,828	1,620,949	1,292,754	1,243,279	49,475	0
Alaska	17,918,558	15,381,097	0	2,537,461	17,237,278	14,699,871	0	2,537,407	681,226	0	54
Arizona	10,136,885	9,760,770	149,670	226,445	9,523,717	9,155,907	146,113	613,168	604,863	3,557	4,748
Arkansas	14,268,327	13,621,781	634,910	11,636	12,888,697	12,257,187	620,078	11,432	1,379,630	1,364,594	14,832
California	78,155,293	76,546,094	526,338	1,082,861	68,597,874	67,150,790	492,278	954,806	9,557,419	9,395,304	34,060
Colorado	15,214,090	15,155,582	58,508	0	13,953,805	13,901,146	0	1,260,285	1,254,436	5,849	0
Connecticut	40,446,481	40,112,598	293,624	40,259	35,985,563	35,672,859	274,443	38,261	4,460,918	4,439,739	19,181
Delaware	9,948,029	9,385,127	554,668	8,234	9,097,590	8,569,579	519,777	8,234	850,439	815,548	34,891
District of Columbia	21,763,628	20,180,718	1,571,040	11,870	19,344,625	17,836,644	1,497,295	10,686	2,419,003	2,344,074	73,745
Florida	23,453,644	22,001,820	1,436,151	15,673	20,986,757	19,605,618	1,365,690	15,449	2,466,887	2,396,202	70,461
Georgia	26,655,486	24,550,236	2,095,841	9,409	24,383,383	22,379,635	1,994,953	8,795	2,272,103	2,170,601	100,888
Hawaii	1,412,279	1,144,310	5,145	262,824	1,206,511	957,622	4,453	244,436	205,768	186,688	18,388
Idaho	8,919,414	8,891,000	6,613	21,801	8,458,513	8,431,027	5,933	21,553	460,901	459,973	680
Illinois	156,087,575	153,071,119	2,543,062	473,394	138,257,857	136,429,360	2,381,523	446,974	16,829,718	16,641,759	161,539
Indiana	59,161,604	57,892,818	1,146,994	121,792	54,281,220	53,033,706	1,133,402	114,112	4,880,384	4,859,112	13,592
Iowa	26,239,651	25,981,516	26,749	24,462,532	24,223,192	212,591	26,749	1,777,119	1,758,324	18,795	0
Kansas	39,402,887	38,962,372	313,008	127,507	37,874,720	37,444,700	304,596	125,424	1,528,167	1,517,672	8,412
Kentucky	26,536,765	25,308,379	1,228,386	0	24,661,390	23,455,018	1,206,372	0	1,875,375	1,853,361	22,014
Louisiana	31,428,833	29,480,988	1,917,893	29,952	30,009,984	28,121,735	1,858,631	29,618	1,418,849	1,359,253	59,262
Maine	11,004,236	10,936,632	59,274	8,330	9,663,150	9,603,179	51,641	8,330	1,341,086	1,333,453	7,633
Maryland	36,675,959	34,468,410	2,169,921	37,628	32,023,790	29,918,854	2,067,308	37,628	4,652,169	4,549,556	102,613
Massachusetts	65,987,816	64,794,345	1,111,488	81,983	58,888,977	57,732,965	1,087,047	68,965	7,098,839	7,061,380	24,441
Michigan	86,616,190	83,480,983	2,982,303	152,904	79,997,794	76,913,652	2,933,238	150,904	6,618,396	6,567,331	49,065
Minnesota	25,284,028	25,185,280	58,434	40,314	22,883,835	22,788,647	55,417	39,771	2,400,193	2,396,633	3,017
Mississippi	9,129,773	8,190,075	939,698	0	8,696,569	7,768,502	928,067	0	433,204	421,573	11,631
Missouri	60,663,772	59,276,593	1,331,656	56,523	54,853,327	53,536,012	1,263,727	53,588	5,811,445	5,740,581	2,935
Montana	8,122,672	8,107,989	7,442	12,241	7,746,002	7,729,065	4,696	12,241	381,670	378,924	2,746
Nebraska	11,901,630	11,807,809	73,517	20,304	11,104,463	11,013,828	70,331	20,304	797,167	793,981	3,186
Nevada	6,628,553	6,541,381	10,626	76,546	6,265,199	6,179,517	9,703	75,979	363,354	361,864	923
New Hampshire	12,678,348	12,597,200	71,205	9,943	11,023,317	10,955,378	58,487	1,655,031	1,641,822	12,718	491

See footnotes at end of table.

TABLE B-11.—*Old-age insurance: Reported taxable wages¹ of migrant employees² for 1937, by State in which earned³ and by race and sex of employees—Continued*

[Corrected to Apr. 10, 1939]

State	Total				Male				Female			
	Total	White	Negro	Other	Total	White	Negro	Other	Total	White	Negro	Other
New Jersey	\$128,847,238	\$122,610,441	\$6,134,737	\$102,060	\$117,716,089	\$111,608,701	\$6,005,671	\$101,717	\$11,131,149	\$11,001,740	\$129,066	\$343,2,696
New Mexico	10,930,055	10,778,735	53,620	351,339	10,630,015	10,274	52,737	95,004	300,040	296,461	883	34,181
New York	241,364,006	236,728,839	4,283	204,090	204,090,131	199,958,467	3,814,506	317,158	37,273,875	36,770,372	469,322	89,164
North Carolina	20,684,598	18,747,638	1,929,790	7,170	18,963,912	17,116,116	1,840,626	7,170	1,720,686	1,631,522	0	0
North Dakota	4,913,685	4,913,821	2,092	2,772	4,602,479	4,597,615	2,092	2,772	316,206	316,206	0	0
Ohio	119,106,015	116,202,381	2,719,642	183,992	108,401,037	105,655,412	2,654,070	181,555	10,704,978	10,636,969	65,572	2,437
Oklahoma	38,692,832	38,200,686	346,613	145,533	35,128,483	34,656,691	338,667	133,125	3,564,349	3,543,995	7,946	12,408
Oregon	20,212,981	20,086,553	24,677	101,751	18,832,615	18,712,036	22,484	98,095	1,380,366	1,374,517	2,193	3,656
Pennsylvania	116,961,340	116,686,165	208,608	66,567	106,686,149	106,503,290	117,996	64,863	10,275,191	10,182,875	90,612	1,704
Rhode Island	15,583,591	15,529,496	54,095	0	13,817,489	13,768,791	48,698	0	1,766,102	1,760,705	5,397	0
South Carolina	15,680,481	13,918,226	1,758,943	3,312	14,152,149	12,460,080	1,688,757	3,312	1,528,332	1,458,146	70,186	0
South Dakota	4,273,387	4,259,633	10,553	3,201	4,016,013	4,005,353	8,467	2,193	2,257,374	2,254,280	2,086	1,008
Tennessee	22,891,068	21,438,968	1,450,573	1,526	20,868,011	19,449,022	1,417,463	1,526	2,023,057	1,989,947	33,110	0
Texas	93,372,964	91,336,798	1,765,692	272,474	85,098,154	83,158,737	1,680,242	259,175	8,276,810	8,178,061	85,450	13,299
Utah	6,361,957	6,319,745	9,135	33,077	5,970,651	5,928,858	8,716	33,077	390,887	390,887	419	0
Vermont	6,166,515	6,122,822	34,659	9,034	5,664,038	5,626,945	28,059	9,034	502,477	495,877	6,600	0
Virginia	28,234,974	24,989,266	3,230,624	15,084	26,699,575	23,595,930	3,089,265	14,380	1,635,399	1,393,336	141,359	704
Washington	31,074,156	30,735,272	53,441	285,443	28,893,822	28,581,081	52,243	260,498	2,180,334	2,154,191	1,198	24,945
West Virginia	41,476,910	39,318,405	2,121,710	36,795	39,684,264	37,538,508	2,109,423	36,333	1,792,646	1,779,897	12,287	462
Wisconsin	31,023,111	30,814,252	177,271	31,588	28,822,378	28,624,574	167,334	30,470	2,200,733	2,189,678	9,937	1,118
Wyoming	7,056,961	7,012,230	16,445	28,286	6,723,163	6,679,870	15,014	28,279	333,798	332,360	1,431	7

¹ Compilation based on wage items posted by July 9, 1938, relating to 93 percent of total taxable wages reported for 1937 and 96 percent of estimated total number of employees receiving such wages in 1937. These reports comprised \$26.9 billion in taxable wages. Of this amount there are here excluded further \$24,855,003,026, wages of nonmigrant employees; \$17,472,692, wages of employees holding railroad retirement account numbers; and \$40,741,313, wages of employees whose sex or race is unknown.

² A migrant employee is defined as one who has received taxable wages during some part of the year in 1 or more States other than the 1 in which his account number was assigned.

³ Total wages of employees working in more than 1 State are allocated to only 1 of the States of employment.

TABLE B-12.—*Old-age insurance: Number of employing organizations¹ and amount of taxable pay rolls January–March, and number of employees on last day or last pay roll of March, by size of employing organization,² 1938*

Number of employees in employing organization ³	January–March		Employees on last day or last pay roll of March	Percentage distribution			
	Employing organizations	Taxable pay rolls		January–March		Employees on last day or last pay roll of March	
				Employing organizations	Taxable pay rolls		
Total.....	1,809,819	\$6,375,932,411	22,373,417	100.0	100.0	100.0	
None ⁴	122,890	59,276,132	0	6.8	.9	0	
1-9.....	1,423,204	900,339,149	3,916,574	78.6	14.1	17.5	
1.....	541,744	112,420,201	541,744	29.9	1.8	2.4	
2.....	298,138	122,931,788	596,276	16.5	1.9	2.7	
3.....	193,083	131,349,289	579,249	10.7	2.1	2.6	
4.....	123,524	115,140,139	494,096	6.8	1.8	2.2	
5.....	89,245	101,037,654	446,225	4.9	1.6	2.0	
6.....	67,371	98,036,970	404,226	3.7	1.5	1.8	
7.....	52,186	98,671,064	365,302	2.9	1.5	1.6	
8.....	31,761	61,935,132	254,088	1.8	1.0	1.1	
9.....	26,152	58,816,912	235,368	1.4	.9	1.1	
10-99.....	237,635	1,667,170,758	6,084,833	13.1	26.2	27.2	
10-19.....	128,143	455,844,288	1,730,099	7.1	7.2	7.7	
20-29.....	45,224	298,547,648	1,076,641	2.5	4.7	4.8	
30-39.....	23,069	219,976,472	784,420	1.3	3.5	3.5	
40-49.....	13,781	168,147,095	607,190	.7	2.6	2.7	
50-59.....	9,094	137,305,941	492,595	.5	2.2	2.2	
60-69.....	6,561	117,032,164	421,202	.3	1.8	1.9	
70-79.....	4,910	101,394,820	364,711	.3	1.6	1.6	
80-89.....	3,812	89,904,233	321,202	.2	1.4	1.5	
90-99.....	3,041	79,018,097	286,773	.2	1.2	1.3	
100-999.....	24,227	1,707,301,247	6,011,323	1.4	26.8	26.9	
100-199.....	13,797	531,068,119	1,905,644	.8	8.3	8.5	
200-299.....	4,501	302,668,687	1,091,882	.2	4.8	4.9	
300-399.....	2,200	211,730,110	756,684	.1	3.3	3.4	
400-499.....	1,281	160,578,351	570,529	.1	2.5	2.5	
500-599.....	845	135,104,163	461,264	(4)	2.1	2.1	
600-699.....	572	105,913,569	370,347	(4)	1.7	1.7	
700-799.....	449	107,215,072	335,561	(4)	1.7	1.5	
800-899.....	323	78,307,326	273,907	(4)	1.2	1.2	
900-999.....	259	74,715,850	245,505	(4)	1.2	1.1	
1,000-9,999.....	1,764	1,326,685,201	4,059,684	.1	20.8	18.1	
1,000-1,999.....	1,080	458,954,159	1,452,150	.1	7.2	6.5	
2,000-2,999.....	318	246,698,052	776,710	(4)	3.9	3.5	
3,000-3,999.....	143	165,374,569	495,752	(4)	2.6	2.2	
4,000-4,999.....	81	124,514,043	358,018	(4)	1.9	1.6	
5,000-5,999.....	46	77,764,175	254,124	(4)	1.2	1.1	
6,000-6,999.....	34	68,515,163	217,435	(4)	1.1	1.0	
7,000-7,999.....	31	86,644,822	230,746	(4)	1.4	1.0	
8,000-8,999.....	18	54,101,319	151,243	(4)	.8	.7	
9,000-9,999.....	13	44,118,899	123,506	(4)	.7	.5	
10,000 and over.....	99	715,159,924	2,301,003	(4)	11.2	10.3	

¹ An employing organization includes all establishments reported on 1 employer return.

² As determined by the number of employees reported on the last day or last pay roll of March.

³ Returns show taxable wages paid during the quarter but no employees on the last day or pay roll.

⁴ Less than 0.05 percent.

TABLE B-13.—*Old-age insurance: Number of claims for lump-sum payments received in Washington, number certified, and total payments certified by the Social Security Board to the Secretary of the Treasury, cumulative through June 30, 1939, and by months for the fiscal year 1938-39*¹

Year and month	Total claims			Claims for payments at age 65			Claims for death payments		
	Number		Total payments certified ²	Number		Total payments certified ²	Number		Total payments certified ²
	Received	Certified ²		Received	Certified ²		Received	Certified ²	
Cumulative total through June 30, 1939	399,172	381,675	\$20,230,531.42	177,417	169,677	\$9,174,772.96	221,755	211,998	\$11,055,758.46
Total, fiscal year 1938-39	218,023	212,053	14,315,164.29	96,257	92,910	6,475,956.16	121,766	119,143	7,839,208.13
July	15,136	14,990	785,625.87	6,455	6,097	337,542.79	8,681	8,893	448,083.08
August	16,626	14,823	827,088.48	7,431	6,579	382,865.77	9,195	8,244	444,222.71
September	16,223	17,133	1,011,657.96	7,135	7,409	453,597.83	9,088	9,724	558,060.13
October	17,806	17,515	1,082,621.42	8,000	7,794	503,154.06	9,806	9,721	579,467.36
November	18,144	16,699	1,074,750.97	8,130	7,412	499,796.77	10,014	9,287	574,954.20
December	18,611	16,124	1,058,164.15	8,492	7,167	480,521.93	10,119	8,957	577,642.22
January	19,583	18,747	1,255,721.24	8,620	8,289	559,301.41	10,963	10,458	696,419.83
February	18,522	17,490	1,168,827.11	8,010	7,744	518,325.79	10,512	9,746	650,501.32
March	21,821	21,670	1,541,817.88	9,595	9,527	700,573.52	12,226	12,143	841,244.36
April	19,495	19,359	1,466,000.72	8,649	8,352	658,383.41	10,846	11,007	807,617.31
May	19,354	19,268	1,525,053.28	8,497	8,634	708,914.38	10,857	10,634	816,138.90
June	16,702	18,235	1,517,835.21	7,243	7,906	672,978.50	9,459	10,329	844,856.71

¹ All claims received to the end of the fiscal year 1938-39 were for lump-sum payments amounting to 3½ percent of total taxable wages.

² Figures have been adjusted to include claims which were disallowed but later reopened and certified for payment and to exclude claims which have been certified in error and subsequently canceled.

TABLE B-14.—*Old-age insurance: Number of claims for lump-sum payments and average payments certified by the Social Security Board to the Secretary of the Treasury, cumulative through June 30, 1939, and by months for the fiscal year 1938-39*¹

Year and month	Total claims ¹		Claims for payments at age 65 ¹		Claims for death payments ¹	
	Number	Average payment	Number	Average payment	Number	Average payment
Cumulative total through June 30, 1939	381,675	\$53.00	169,677	\$54.07	211,998	\$52.15
Total, fiscal year 1938-39	212,053	67.51	92,910	69.70	119,143	65.80
July	14,990	52.41	6,097	55.36	8,893	50.39
August	14,823	55.80	6,579	58.20	8,244	53.88
September	17,133	59.05	7,409	61.22	9,724	57.39
October	17,515	61.81	7,794	64.56	9,721	59.61
November	16,699	64.36	7,412	67.43	9,287	61.91
December	16,124	65.63	7,167	67.05	8,957	64.49
January	18,747	66.98	8,289	67.48	10,458	66.59
February	17,490	66.83	7,744	66.93	9,746	66.75
March	21,670	71.15	9,527	73.54	12,143	69.28
April	19,359	75.73	8,352	78.83	11,007	73.37
May	19,268	79.15	8,634	82.11	10,634	76.75
June	18,235	83.24	7,906	85.12	10,329	81.79

¹ All claims received to the end of the fiscal year 1938-39 were for lump-sum payments amounting to 3½ percent of total taxable wages. Figures have been adjusted for claims disallowed, reopened, and for certifications canceled during the year.

TABLE B-15.—*Old-age insurance: Number of claims for lump-sum payments and total and average payments certified by the Social Security Board to the Secretary of the Treasury, by regions and States, fiscal year 1938-39*¹

Region and State	Total claims			Claims for payments at age 65			Claims for death payments		
	Number	Payments		Number	Payments		Number	Payments	
		Total	Average		Total	Average		Total	Average
Total	212,053	\$14,315,164.29	\$67.51	92,910	\$6,475,956.16	\$69.70	119,143	\$7,839,208.13	\$65.80
Region I	19,038	1,393,563.62	73.20	10,006	759,854.19	75.94	9,032	633,709.43	70.16
Connecticut	3,989	321,720.49	80.65	2,018	171,240.88	84.86	1,971	150,479.61	76.35
Maine	1,540	91,698.02	59.54	825	52,000.01	63.03	715	39,698.01	55.52
Massachusetts	9,613	733,027.18	76.25	5,002	397,973.40	79.56	4,611	335,053.78	72.66
New Hampshire	1,023	62,472.44	61.07	545	33,944.69	62.28	478	28,527.75	59.68
Rhode Island	2,153	144,932.76	67.32	1,180	81,150.84	68.77	973	63,781.92	65.55
Vermont	720	39,712.73	55.16	436	23,544.37	54.00	284	16,168.36	56.93
Region II	24,299	2,008,896.77	82.67	10,088	866,078.75	85.85	14,211	1,142,818.02	80.42
New York	24,299	2,008,896.77	82.67	10,088	866,078.75	85.85	14,211	1,142,818.02	80.42
Region III	30,504	2,334,081.15	76.52	14,369	1,141,160.65	79.42	16,135	1,192,920.50	73.93
Delaware	549	41,263.20	75.16	286	20,280.78	70.91	263	20,982.42	79.78
New Jersey	8,797	735,752.74	83.64	3,947	347,229.22	87.97	4,850	388,523.52	80.11
Pennsylvania	21,158	1,557,065.21	73.59	10,136	773,650.65	76.33	11,022	783,414.56	71.08
Region IV	14,817	822,261.95	55.49	5,709	331,286.37	58.03	9,108	490,975.58	53.91
District of Columbia	987	70,857.14	71.79	390	30,639.30	78.56	597	40,217.84	67.37
Maryland	3,488	224,006.57	64.22	1,537	98,493.85	64.08	1,951	125,512.72	64.33
North Carolina	3,822	165,136.46	43.21	1,234	56,715.58	45.96	2,588	108,420.88	41.89
Virginia	3,629	185,213.52	51.04	1,391	76,830.31	55.23	2,238	108,383.21	48.43
West Virginia	2,891	177,048.26	61.24	1,157	68,607.33	59.30	1,734	108,440.93	62.54
Region V	25,440	1,855,194.07	72.92	10,624	811,398.50	76.37	14,816	1,043,795.57	70.45
Kentucky	3,154	172,781.29	54.78	1,141	70,172.55	61.50	2,013	102,608.74	50.97
Michigan	8,769	658,347.34	75.08	3,275	250,928.42	76.62	5,494	407,418.92	74.16
Ohio	13,517	1,024,065.44	75.76	6,208	490,297.53	78.98	7,309	533,767.91	73.03
Region VI	25,954	1,897,169.88	73.10	11,400	855,186.90	75.02	14,554	1,041,982.98	71.59
Illinois	14,835	1,157,846.94	78.05	6,248	496,984.88	79.54	8,587	660,862.06	76.96
Indiana	6,303	396,394.59	62.89	2,827	186,055.88	65.81	3,476	210,338.71	60.51
Wisconsin	4,816	342,928.35	71.21	2,325	172,146.14	74.04	2,491	170,782.21	68.56
Region VII	16,767	705,220.39	42.06	5,801	257,586.82	44.40	10,966	447,633.57	40.82
Alabama	3,319	139,937.34	42.16	978	46,532.68	47.58	2,341	93,404.66	39.90
Florida	2,292	108,713.52	47.43	772	43,426.26	56.25	1,520	65,287.26	42.95
Georgia	3,701	164,205.00	44.37	1,375	62,739.34	45.63	2,326	101,465.66	43.62
Mississippi	1,490	46,653.37	31.31	585	17,323.99	29.61	905	29,329.38	32.41
South Carolina	2,309	82,588.26	35.77	706	28,405.00	40.23	1,603	54,183.26	33.80
Tennessee	3,656	163,122.90	44.62	1,385	59,159.55	42.71	2,271	103,963.35	45.78
Region VIII	8,928	521,920.75	58.46	4,609	259,273.35	56.25	4,319	262,647.40	60.81
Iowa	3,241	169,462.20	52.29	1,789	88,958.00	49.72	1,452	80,504.20	55.44
Minnesota	3,598	243,050.19	67.55	1,825	119,287.47	65.36	1,773	123,762.72	69.80
Nebraska	1,297	67,468.11	52.02	646	31,515.60	48.79	651	35,952.51	55.23
North Dakota	381	19,749.42	51.84	161	7,953.99	49.40	220	11,795.43	53.62
South Dakota	411	22,190.83	53.99	188	11,558.29	61.48	223	10,632.54	47.68
Region IX	10,098	628,310.85	62.22	4,209	275,940.84	65.56	5,889	352,370.01	59.84
Arkansas	1,376	51,906.41	37.72	474	19,244.31	40.60	902	32,662.10	36.21
Kansas	1,798	104,945.19	58.37	797	44,873.94	56.30	1,001	60,071.25	60.01
Missouri	5,234	366,300.77	69.98	2,325	174,016.14	74.85	2,909	192,284.63	66.10
Oklahoma	1,690	105,158.48	62.22	613	37,806.45	61.67	1,077	67,352.03	62.54

See footnotes at end of table.

TABLE B-15.—*Old-age insurance: Number of claims for lump-sum payments and total and average payments certified by the Social Security Board to the Secretary of the Treasury, by regions and States, fiscal year 1938-39*¹ —Continued

Region and State	Total claims			Claims for payments at age 65			Claims for death payments		
	Number	Payments		Number	Payments		Number	Payments	
		Total	Average		Total	Average		Total	Average
Region X.....	9,848	\$506,749.73	\$51.46	3,228	\$170,744.47	\$52.89	6,620	\$386,005.26	\$50.76
Louisiana.....	2,999	133,140.26	44.39	1,132	51,632.44	45.61	1,867	81,507.82	43.66
New Mexico.....	311	17,631.99	56.69	82	4,666.34	56.91	229	12,965.65	56.62
Texas.....	6,538	355,977.48	54.45	2,014	114,445.69	56.83	4,524	241,531.79	53.39
Region XI.....	4,852	291,131.39	60.00	2,062	128,857.99	62.49	2,790	162,273.40	58.16
Arizona.....	604	34,280.63	56.76	213	13,834.88	64.95	391	20,445.75	52.29
Colorado.....	1,664	103,613.14	62.27	776	50,639.53	65.26	888	52,973.61	59.65
Idaho.....	642	31,532.86	49.12	275	12,981.64	47.21	367	18,551.22	50.55
Montana.....	847	55,077.20	65.03	331	22,317.00	67.42	516	32,760.29	63.49
Utah.....	769	48,313.00	62.83	332	22,179.45	66.81	437	26,133.55	59.80
Wyoming.....	326	18,314.56	56.18	135	6,905.49	51.15	191	11,409.07	59.73
Region XII.....	20,848	1,309,572.94	62.82	10,560	605,100.83	57.30	10,288	704,472.11	68.48
California.....	14,995	954,444.18	63.65	7,681	436,987.07	56.89	7,314	517,457.11	70.75
Nevada.....	254	16,004.47	63.01	107	6,322.04	59.08	147	9,682.43	65.87
Oregon.....	1,967	118,203.41	60.09	981	55,523.19	56.60	986	62,680.22	63.57
Washington.....	3,632	220,920.88	60.83	1,791	106,268.53	59.33	1,841	114,652.35	62.28
Territories.....	447	27,336.82	61.16	219	11,849.24	54.11	228	15,487.58	67.93
Alaska.....	101	5,951.63	58.93	37	1,657.15	44.79	64	4,294.48	67.10
Hawaii.....	346	21,385.19	61.81	182	10,192.09	56.00	164	11,193.10	68.25
Foreign ²	213	18,753.98	64.57	26	1,637.26	62.97	187	12,116.72	64.80

¹ All claims received to the end of the fiscal year 1938-39 were for lump-sum payments amounting to 3½ percent of total taxable wages. Figures have been adjusted to include claims which were disallowed but later reopened and certified for payment and to exclude claims which have been certified in error and subsequently canceled.

² Claims received from persons in foreign countries.

TABLE B-16.—*Old-age insurance: Percentage distribution of area of the United States, of estimated population July 1, 1937, of employee accounts established as of June 30, 1939, of employees with taxable wages in 1937, of reported taxable wages in 1937, and of amount and number of old-age insurance claims certified January 1937–June 1939, by regions and States*

Region and State	Area of the United States	Estimated population of the United States, July 1, 1937	Employee accounts established as of June 30, 1939	Employees with taxable wages in 1937 ¹	Taxable wages reported 1937 ¹	Claims certified January 1937–June 1939	
						Number	Amount
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Region I	2.2	6.7	7.6	8.6	8.7	9.7	10.1
Connecticut	.2	1.4	1.6	1.9	2.1	2.1	2.4
Maine	1.1	.7	.7	.7	.5	.8	.7
Massachusetts	.3	3.4	4.0	4.4	4.7	5.0	5.3
New Hampshire	.3	.4	.4	.5	.4	.5	.4
Rhode Island	(2)	.5	.7	.8	.8	1.0	1.0
Vermont	.3	.3	.2	.3	.2	.3	.3
Region II	1.6	10.0	13.5	13.5	15.8	11.7	14.0
New York	1.6	10.0	13.5	13.5	15.8	11.7	14.0
Region III	1.8	11.4	12.2	13.1	14.4	15.1	16.6
Delaware	.1	.2	.2	.2	.2	.3	.3
New Jersey	.2	3.3	3.7	3.9	4.3	4.3	5.2
Pennsylvania	1.5	7.9	8.3	9.0	9.9	10.5	11.1
Region IV	4.4	8.0	7.1	7.0	5.9	7.1	5.9
District of Columbia	(2)	.5	.7	.6	.6	.5	.5
Maryland	.4	1.3	1.4	1.5	1.4	1.6	1.6
North Carolina	1.8	2.7	2.1	2.0	1.3	1.9	1.2
Virginia	1.4	2.1	1.6	1.5	1.2	1.7	1.3
West Virginia	.8	1.4	1.3	1.4	1.4	1.4	1.3
Region V	4.6	11.2	12.0	12.7	14.6	12.5	13.1
Kentucky	1.3	2.3	1.6	1.2	1.0	1.4	1.2
Michigan	1.9	3.7	4.5	5.2	6.3	4.3	4.6
Ohio	1.4	5.2	5.9	6.3	7.3	6.8	7.3
Region VI	4.9	11.0	11.6	12.5	13.7	12.2	13.1
Illinois	1.9	6.1	7.0	7.5	8.6	6.9	7.9
Indiana	1.2	2.7	2.6	2.8	2.8	3.0	2.8
Wisconsin	1.8	2.2	2.0	2.2	2.3	2.3	2.4
Region VII	9.6	11.2	8.4	7.5	4.7	7.3	4.8
Alabama	1.7	2.2	1.4	1.3	.9	1.5	1.0
Florida	1.9	1.3	1.5	1.3	.8	1.0	.7
Georgia	2.0	2.4	1.9	1.6	1.0	1.6	1.1
Mississippi	1.6	1.6	.8	.7	.3	.6	.3
South Carolina	1.0	1.5	1.1	1.0	.6	1.0	.6
Tennessee	1.4	2.2	1.7	1.6	1.1	1.6	1.1
Region VIII	12.1	6.2	4.3	3.9	3.3	3.7	3.4
Iowa	1.8	2.0	1.3	1.3	1.0	1.3	1.1
Minnesota	2.8	2.1	1.7	1.6	1.6	1.5	1.6
Nebraska	2.6	1.1	.7	.6	.5	.6	.5
North Dakota	2.3	.5	.3	.2	.1	.1	.1
South Dakota	2.6	.5	.3	.2	.1	.2	.1
Region IX	9.1	8.1	6.0	5.1	4.4	4.9	4.6
Arkansas	1.8	1.6	.8	.6	.4	.6	.4
Kansas	2.7	1.4	1.0	.9	.7	.9	.8
Missouri	2.3	3.1	2.8	2.5	2.4	2.6	2.6
Oklahoma	2.3	2.0	1.4	1.1	.9	.8	.8

See footnotes at end of table.

TABLE B-16.—Old-age insurance: Percentage distribution of area of the United States, of estimated population July 1, 1937, of employee accounts established as of June 30, 1939, of employees with taxable wages in 1937, of reported taxable wages in 1937, and of amount and number of old-age insurance claims certified January 1937–June 1939, by regions and States—Continued

Region and State	Area of the United States	Estimated population of the United States, July 1, 1937	Employee accounts established as of June 30, 1939	Employees with taxable wages in 1937 ¹	Taxable wages reported 1937 ¹	Claims certified January 1937–June 1939	
						Number	Amount
Region X.....	14.4	6.8	6.1	5.2	4.0	4.5	3.5
Louisiana.....	1.6	1.7	1.5	1.2	.9	1.2	.9
New Mexico.....	4.0	.3	.3	.2	.2	.2	.1
Texas.....	8.8	4.8	4.3	3.8	2.9	3.1	2.5
Region XI.....	20.9	2.5	2.4	2.3	1.9	2.3	2.0
Arizona.....	3.8	.3	.4	.3	.3	.3	.2
Colorado.....	3.4	.8	.8	.8	.6	.8	.7
Idaho.....	2.8	.4	.3	.3	.2	.3	.2
Montana.....	4.9	.4	.4	.3	.3	.4	.4
Utah.....	2.8	.4	.4	.4	.3	.4	.4
Wyoming.....	3.2	.2	.1	.2	.2	.1	.1
Region XII.....	14.4	6.9	8.8	8.6	8.6	9.0	8.9
California.....	5.2	4.7	6.5	6.2	6.3	6.3	6.4
Nevada.....	3.7	.1	.1	.1	.1	.1	.1
Oregon.....	3.2	.8	.8	.9	.8	.9	.8
Washington.....	2.3	1.3	1.4	1.4	1.4	1.7	1.6

¹ The tabulation of wages in this analysis represents 93 percent of the total volume of taxable wages reported as paid in 1937, while the number of employees tabulated is estimated at 96 percent of the total who earned taxable wages in 1937. This table further excludes 77,632 employees holding railroad retirement account numbers whose taxable wages totaled \$17,472,692, and 267,085 persons whose sex or race is unknown and whose taxable wages totaled \$40,740,243.

² Less than 0.05 percent.

• C •

UNEMPLOYMENT COMPENSATION

Tables in this appendix are grouped under three headings: number of covered employees and reported taxable pay rolls (C-1—C-5); claims for benefits (C-6—C-11); number and amount of benefit payments (C-12—C-20); C-21 shows the relation of benefits paid to funds available. Four tables in appendix A are also relevant to the unemployment compensation program; A-4 indicates on a checks-issued basis Federal grants to States for unemployment compensation administration and certain employment service functions in connection with the program, and A-5 gives similar data on a quarterly and grants-certified basis; A-7 shows the financial status of the unemployment trust fund at the close of the fiscal year; and A-8 gives Federal tax collections under title IX, which is now the Federal Unemployment Tax Act, incorporated in the Internal Revenue Code. Monthly issues of the Social Security Bulletin report current data on the program.

Because the tables of this appendix include many new units of measurement, the following alphabetical list of definitions, together with the footnotes to the tables, should be used as a guide in interpreting the figures presented.

Agent State.—Any State in which a worker claims benefits against another (liable) State through the facilities of the State employment security agency.

Benefit period.—The smallest unit of time (usually a week) with respect to which benefits for total, part-total, or partial unemployment may be payable.

Benefit year.—A period of 52 consecutive weeks (or of approximately 52 consecutive weeks) to which the limitation on maximum duration of benefits is applicable.

Claim:

Additional claim.—An application for determination of eligibility for benefits which certifies to the beginning date of a period of unemployment, the first benefit period of which would fall within a benefit year with respect to which benefit amount and duration have previously been computed.

Compensable claim.—An application for benefits which certifies to the completion of a benefit period.

Continued claim.—(A waiting-period or compensable claim.) An application for waiting-period credits or benefits which certifies to the completion of a waiting-period week or a benefit period.

Initial claim.—(A new or additional claim.) An application for a determination of eligibility for benefits which certifies to the beginning date of a period of unemployment.

Interstate or multistate claim.—A claim filed in one State (agent State) by a worker who has earned wage credits in one or more other States (liable States).

New claim.—An application for the determination (other than a lag-quarter redetermination) of eligibility for benefits and benefit amount and duration which certifies to the beginning date of a period of unemployment.

Waiting-period claim.—An application for waiting-period credit which certifies to the completion of a waiting-period week.

Lag-quarter redetermination.—A recomputation of benefit duration and/or amount during a benefit year on the basis of wage credits earned during one or more quarters which have become available for benefits since the beginning of the benefit year.

Liable State.—Any State against which a worker claims benefits through the facilities of the employment security agency of another (agent) State.

Unemployment.—A claimant is *totally unemployed* if he is separated from his regular employment and his odd-job or subsidiary earnings are less than an amount specified in the State law. A claimant is *partially unemployed* if, while continuing employment with his regular employer, his wages fall a specified amount below his full-time weekly wages. A third type—*part-total unemployment*—relates to a claimant who has been separated from employment with his regular employer but has earned wages from odd-job or subsidiary employment in sufficient amount to be deductible from his weekly benefit amount for total unemployment.

Wage credits.—That portion of the wages of an individual earned in covered employment which is credited to his account for the purpose of determining his total benefits.

NUMBER OF COVERED EMPLOYEES AND REPORTED TAXABLE PAY ROLLS

TABLE C-1.—Unemployment compensation: Estimated number of subject employers and number of workers with wage credits under State unemployment compensation systems, as of June 1939

[Preliminary and subject to revision]

State	Statutory size-of-firm inclusion ¹ (number of employees)	Estimated number of subject em- ployers	Estimated number of covered workers ²
Total		719,600	27,980,000
Alabama	8 or more	4,400	325,000
Alaska	do	500	23,000
Arizona	3 or more	3,100	78,000
Arkansas	1 or more	14,900	190,000
California	4 or more	51,000	1,700,000
Colorado	8 or more	4,300	200,000
Connecticut	5 or more	8,300	485,000
Delaware	1 or more	4,800	65,000
District of Columbia	do	14,900	180,000
Florida	8 or more	4,400	255,000
Georgia	do	7,200	400,000
Hawaii	1 or more	3,900	119,000
Idaho	do	8,000	110,000
Illinois	8 or more	27,300	1,620,000
Indiana	do	9,000	838,000
Iowa	do	6,700	320,000
Kansas	do	6,200	245,000
Kentucky	4 or more	7,400	380,000
Louisiana	do	12,000	425,000
Maine	8 or more	2,900	190,000
Maryland	4 or more	11,000	475,000
Massachusetts	do	35,500	1,450,000
Michigan	8 or more	16,100	1,300,000
Minnesota	1 or more	40,600	525,000
Mississippi	8 or more	3,000	150,000
Missouri	do	10,600	650,000
Montana	1 or more	8,600	105,000
Nebraska	8 or more	3,300	145,000
Nevada	1 or more	2,500	30,000
New Hampshire	4 or more	3,000	125,000
New Jersey	8 or more	14,800	1,000,000
New Mexico	4 or more	2,000	70,000
New York	do	97,600	4,000,000
North Carolina	8 or more	6,800	700,000
North Dakota	do	1,100	42,000
Ohio	3 or more	44,400	1,720,000
Oklahoma	8 or more	5,100	324,000
Oregon	4 or more	7,400	225,000
Pennsylvania	1 or more	145,000	3,100,000
Rhode Island	4 or more	5,700	300,000
South Carolina	8 or more	3,500	292,000
South Dakota	do	1,200	45,000
Tennessee	do	4,500	450,000
Texas	do	13,300	800,000
Utah	4 or more	2,500	90,000
Vermont	8 or more	1,100	70,000
Virginia	do	5,800	450,000
Washington	do	6,400	300,000
West Virginia	do	3,300	350,000
Wisconsin	6 or more	7,900	500,000
Wyoming	1 or more	4,800	49,000

¹ The "size of firm" shown in this column represents the number of different individuals who must have worked in a specified number of weeks in the current or preceding calendar year for a given employer before that employer becomes subject to the State unemployment compensation law.

² The number of covered workers (i. e., workers who have acquired wage credits under the State unemployment compensation law) approximates the number of individuals who represent potential benefit claimants. Not all workers with wage credits will be eligible for benefits, however, since there will be cases in which previous earnings are insufficient to satisfy the eligibility provision of the State law.

TABLE C-2.—*Unemployment compensation: Employment of covered workers, by States and by months, 1938*¹

[Preliminary and subject to revision.]

State	Average monthly employment	January	February	March	April	May	June	July	August	September	October	November	December
Alabama	247,887	250,255	247,793	249,810	248,496	241,997	236,404	240,401	249,048	256,034	251,242	249,940	253,221
Alaska	10,759	6,264	5,382	6,219	9,003	12,666	14,874	17,799	19,910	14,189	9,712	7,811	6,275
Arizona	58,604	55,841	54,609	56,964	60,561	59,023	58,983	56,005	56,265	58,302	60,301	62,140	63,402
Arkansas	137,607	133,777	132,602	132,366	130,994	130,216	132,260	137,777	142,658	151,822	146,724	141,823	138,260
California	1,271,447	1,244,684	1,228,661	1,247,262	1,249,984	1,247,200	1,261,056	1,290,496	1,330,472	1,307,092	1,299,387	1,283,644	1,267,425
Colorado	136,886	133,695	128,553	130,309	132,894	133,442	136,363	137,641	141,388	143,829	145,517	140,267	138,788
Connecticut	413,564	414,811	410,647	409,510	408,255	403,833	401,810	403,147	411,800	422,706	427,846	429,037	419,367
Delaware	55,406	56,428	56,299	56,176	56,299	56,176	56,782	57,814	62,208	58,158	56,897	57,489	57,489
District of Columbia	158,331	156,303	157,819	159,640	154,874	158,258	157,544	157,179	159,838	159,580	161,032	164,520	164,520
Florida	221,382	252,490	247,157	229,911	212,147	198,739	189,981	193,710	204,636	210,378	225,212	239,237	239,237
Georgia	330,585	332,012	332,166	342,083	330,362	322,676	322,956	321,918	327,262	339,391	334,697	328,040	333,453
Hawaii	79,976	75,163	72,804	74,589	80,289	81,407	82,887	90,986	91,905	92,476	72,231	72,265	72,707
Idaho	60,032	52,784	51,200	52,681	58,883	60,718	64,201	62,579	63,005	65,692	65,186	62,237	61,217
Illinois	1,603,086	1,629,641	1,613,994	1,613,271	1,598,758	1,594,693	1,563,034	1,563,637	1,592,212	1,629,955	1,623,556	1,626,846	1,607,431
Indiana	530,651	531,378	523,659	524,170	524,333	520,175	518,400	508,361	534,888	550,912	546,721	550,879	533,958
Iowa	241,140	234,915	230,568	235,969	235,572	234,165	236,386	243,151	250,276	254,336	251,004	246,274	241,066
Kansas	170,680	168,646	165,951	168,124	172,051	171,949	172,039	173,664	172,641	173,153	172,136	169,912	167,895
Kentucky	265,986	271,088	257,581	257,666	254,115	253,957	254,119	254,119	258,638	289,081	269,658	263,464	270,372
Louisiana	245,787	234,477	235,463	237,064	234,640	237,802	233,744	235,230	239,612	248,218	276,047	266,136	271,016
Maine	134,364	134,122	133,143	128,415	127,110	130,112	132,395	141,329	142,949	142,628	135,025	132,501	132,634
Maryland	344,077	338,762	339,740	342,228	344,908	340,377	339,558	339,762	348,471	354,990	348,128	350,548	345,492
Massachusetts	927,882	(3)	915,810	(3)	913,251	(3)	913,251	(3)	921,100	(3)	921,100	(3)	961,368
Michigan	900,907	966,684	930,425	918,350	878,358	852,716	836,060	783,816	804,670	880,194	959,310	999,801	1,000,504
Minnesota	397,142	365,853	359,232	370,183	398,082	400,846	411,902	410,939	421,903	420,434	406,991	402,185	397,151
Mississippi	108,444	105,105	107,590	110,734	106,425	106,088	106,825	107,544	109,655	114,980	111,333	108,636	106,415
Missouri	544,126	531,251	531,381	542,683	545,347	535,442	539,956	547,939	545,365	555,291	553,769	548,893	552,196
Montana	72,732	69,144	66,361	68,583	72,404	70,520	73,038	74,492	74,172	76,616	77,061	75,340	75,055
Nebraska	116,480	112,543	110,349	112,184	114,152	116,119	118,790	117,754	119,940	121,182	121,510	118,319	114,923
Nevada	22,885	20,908	19,684	20,469	23,200	24,049	23,985	24,684	23,534	23,408	23,055	22,870	22,870
New Hampshire	99,008	95,151	95,734	96,063	95,415	96,490	95,551	101,908	104,483	106,664	100,966	98,534	101,132
New Jersey	839,620	841,126	843,305	846,380	851,480	849,467	840,379	826,893	856,855	856,231	827,996	826,925	814,396
New Mexico	442,591	(3)	3,077,812	3,043,308	3,074,330	3,081,257	3,011,926	42,227	43,195	42,355	42,888	43,551	41,843
New York	3,051,981	(3)	3,077,812	3,043,308	3,074,330	3,081,257	3,011,926	3,027,553	3,118,670	3,102,023	3,034,241	3,049,439	3,432,422
North Carolina	7438,604	(3)	27,835	28,296	31,325	(3)	(3)	444,404	459,679	451,875	440,557	35,351	32,789
North Dakota	31,787	28,861	28,861	30,659	33,786	(3)	(3)	33,960	33,970	33,702	33,531	31,728	

Ohio-----	1,314,765	1,298,896	1,283,822	1,271,682	1,341,421	1,322,274	1,309,634	1,294,190	1,321,473	1,352,966	1,322,911	1,330,612
Oklahoma-----	189,920	194,827	188,070	191,280	187,953	188,080	186,481	188,722	190,168	193,078	190,446	191,452
Oregon-----	142,060	129,910	131,014	131,458	134,829	138,164	141,533	148,240	156,442	155,250	146,327	142,208
Pennsylvania-----	2,231,049	(5)	(5)	2,255,354	(5)	2,176,433	(5)	(5)	2,263,807	(5)	2,228,600	(5)
Rhode Island-----	175,978	172,908	167,327	166,586	167,293	166,371	166,425	171,661	175,934	184,303	188,795	191,997
South Carolina-----	192,258	193,024	190,680	194,959	183,600	185,579	184,892	194,744	195,659	198,956	197,099	189,473
South Dakota-----	35,092	31,898	31,366	31,931	34,024	34,846	36,458	36,957	37,026	37,345	36,268	35,530
Tennessee-----	298,804	296,955	297,560	300,181	291,341	290,534	287,578	295,276	301,206	310,162	305,692	305,979
Texas-----	672,704	675,777	676,231	688,398	686,153	664,696	648,057	645,808	650,209	662,431	692,701	686,250
Utah-----	75,381	71,705	69,445	70,007	73,869	74,282	74,507	76,650	77,573	79,253	79,087	79,120
Vermont-----	46,544	43,732	43,491	43,475	44,244	46,558	47,493	48,378	48,479	48,671	48,237	48,310
Virginia-----	10,316,033	(5)	(5)	(5)	304,682	305,035	305,223	310,502	325,356	330,600	327,657	320,839
Washington-----	262,619	240,871	240,806	254,683	259,203	259,020	264,642	266,465	274,738	285,702	277,784	266,929
West Virginia-----	278,597	291,986	289,877	287,459	275,342	269,952	265,181	271,505	275,109	281,336	282,212	275,634
Wisconsin-----	430,210	429,639	424,458	426,114	428,118	421,324	437,682	435,968	437,367	434,819	432,997	415,987
Wyoming-----	39,587	37,054	34,791	35,944	37,067	38,415	40,579	42,317	43,217	44,482	45,025	38,518

¹ These figures represent the total number of covered workers on each of the following types of pay rolls: last weekly pay roll, last semimonthly pay roll, monthly pay roll, and the last of any other type of pay roll used by the reporting units. In interpreting these data, the size-of-firm coverage in the respective State laws should be considered.

² Change in coverage from employers of 8 or more to 4 or more effective Oct. 1, 1938. Average covered employment for first 9 months was 237,361 and 271,066 for the last 3 months.

³ State reported average monthly employment only for the calendar quarter.

⁴ Based on an 8-month unweighted average.

⁵ No monthly data reported.

⁶ Reported monthly employment is the sum of all employees on the monthly pay rolls, plus the highest number on the semimonthly, weekly, and any other pay rolls. Monthly figures exclude approximately 11,000 employees reported under temporary numbers. Included are from 15,000 to 24,000 employees in domestic service covered by State law.

⁷ Based on a weighted 12-month average. Average includes 8,204 employees unallocated by months. State reports 435,916 employees as the average for first 6 months.

⁸ Includes 12,649 employees unallocated by months.

⁹ Based on data for the 4 months reported.

¹⁰ Based on data for the 9 months reported.

TABLE C-3.—*Unemployment compensation: Reported taxable pay rolls, by States and by months, 1938*

[Preliminary and subject to revision]

[In thousands]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Alabama	\$209,786	\$16,955	\$16,564	\$17,667	\$17,348	\$16,127	\$16,148	\$16,410	\$16,858	\$18,247	\$18,022	\$21,811	\$21,811
Alaska	18,784	696	825	1,083	1,664	2,102	2,571	2,071	1,490	1,082	1,094	1,094	1,094
Arizona	78,145	6,330	6,123	6,444	6,573	6,333	6,443	6,211	6,136	6,314	6,713	6,670	7,855
Arkansas	120,939	9,552	9,257	9,805	9,583	9,380	9,538	9,873	10,148	10,684	11,039	10,204	11,876
California	1,997,284	154,392	149,839	160,705	164,274	161,327	167,644	167,091	169,668	169,973	170,763	164,803	196,805
Colorado	1,178,400	14,275	13,477	14,174	14,112	13,780	14,558	14,826	15,053	15,253	15,726	15,167	17,999
Connecticut	668,636	42,990	43,283	47,298	45,797	42,896	45,523	44,660	45,554	47,874	51,226	48,195	61,339
Delaware	82,421	6,271	6,106	6,558	6,553	6,402	6,483	6,610	6,698	6,675	6,696	6,439	10,930
District of Columbia	210,034	17,186	15,978	16,920	16,928	16,861	17,356	17,647	17,079	17,277	18,148	17,374	21,280
Florida	218,976	19,344	19,640	20,895	19,283	16,987	16,554	15,847	15,781	16,517	16,891	17,537	23,700
Georgia	302,365	23,126	23,158	25,512	24,447	23,228	24,791	24,083	24,419	25,744	25,726	25,085	33,046
Hawaii	69,459	5,319	5,331	5,540	5,599	5,535	5,606	6,169	6,152	6,171	6,546	7,010	7,010
Idaho	70,836	5,209	4,936	5,275	5,472	5,701	6,167	6,139	6,372	6,661	6,547	6,231	6,126
Illinois	2,411,554	(1)	1,580,628	(1)	1,582,678	(1)	1,582,678	(1)	1,588,550	(1)	1,659,798	(1)	1,659,798
Indiana	697,545	53,019	52,138	57,685	55,647	53,698	55,674	55,263	56,347	59,694	62,167	60,412	75,801
Iowa	294,776	22,797	22,038	23,777	24,032	23,130	24,125	24,512	24,677	24,997	25,909	24,424	30,358
Kansas	211,496	17,035	16,507	17,446	17,622	17,208	17,669	18,219	17,787	17,586	17,797	16,885	19,735
Kentucky	295,314	23,316	21,609	23,068	23,267	22,909	23,160	24,943	25,828	26,760	26,145	24,951	29,358
Louisiana	283,542	21,208	21,408	22,986	23,303	22,327	22,964	23,333	22,479	23,132	1,24,805	24,159	31,438
Maine	143,803	11,170	11,153	11,740	11,666	11,166	11,320	12,614	12,256	12,671	12,250	11,233	14,564
Maryland	410,932	31,074	31,178	34,057	33,933	32,904	33,758	33,505	33,349	34,773	35,405	33,615	43,381
Massachusetts	1,245,702	(1)	1,290,042	(1)	1,301,385	(1)	1,301,385	(1)	1,303,687	(1)	1,350,588	(1)	1,350,588
Michigan	1,366,889	105,304	104,231	113,671	110,513	102,677	103,016	99,349	100,284	111,247	125,524	131,014	160,559
Minnesota	612,312	38,367	37,476	39,322	42,605	41,778	43,497	44,362	44,729	44,605	44,213	42,501	48,858
Mississippi	89,650	6,774	6,904	7,399	7,301	7,027	7,165	7,365	7,370	7,705	7,879	7,420	9,341
Missouri	708,723	54,876	54,590	58,672	58,836	56,396	57,993	58,712	58,482	58,982	59,932	58,120	73,132
Nebraska	98,461	7,927	7,274	7,878	8,013	7,894	7,862	8,073	8,318	8,413	8,644	8,369	9,796
Nevada	147,055	11,448	11,656	11,914	11,317	12,314	12,529	12,441	12,480	12,678	12,273	14,390	14,390
New Hampshire	33,600	(1)	17,078	2,772	2,886	2,929	2,944	3,075	3,021	2,964	2,784	3,147	3,147
New Jersey	1,167,897	90,481	91,030	99,184	99,859	93,538	96,375	97,306	96,844	100,835	101,862	97,432	123,151
New Mexico	51,589	(1)	112,602	(1)	112,602	(1)	112,576	4,218	4,314	4,266	4,353	4,322	4,938
New York	4,282,808	364,149	363,050	380,953	386,488	339,419	344,124	354,603	335,570	349,929	354,013	318,687	391,823
North Carolina	6,371,348	(6)	6,670	(6)	(6)	6,172	276	29,726	31,312	32,697	32,721	32,176	39,790
North Dakota	7,38,895	2,866	2,731	2,886	3,070	3,089	3,188	3,456	3,576	3,612	3,431	3,203	3,865
Ohio	1,854,720	104,632	7,532	7,827	8,655	8,772	8,207	7,892	8,828	9,131	9,379	8,603	155,632
Oklahoma	250,611	19,859	20,925	20,743	20,563	20,776	20,691	20,682	20,682	20,682	20,682	159,632	19,909

Oregon	15,503	15,178	15,178	15,178	16,939	17,184	17,184	17,153	17,949	17,477	17,505
Pennsylvania	2,773	608	(1)	1,667	898	(1)	1,669	272	(1)	1,687	863
Rhode Island	208	978	15,521	16,958	16,844	15,272	16,333	16,940	17,509	18,282	19,457
South Carolina	153	977	11,681	11,856	13,170	12,604	11,373	12,298	12,472	13,434	19,293
South Dakota	41	742	3,075	2,958	3,227	3,281	3,317	3,614	3,576	3,637	20,024
Tennessee	306	864	23,707	24,073	26,279	24,715	23,845	24,302	24,669	25,233	1,687,863
Texas	837	507	66,881	65,729	70,599	69,361	68,350	68,825	72,923	67,878	1,748,570
Utah	96	487	7,653	7,251	7,645	7,763	7,601	7,673	7,794	8,025	23,419
Vermont	53	204	3,845	3,934	4,268	4,299	4,110	4,492	4,571	4,613	15,994
Virginia	347	624	(1)	1,83,165 ^{1/2}	27,528	27,118	28,366	28,169	29,379	29,650	4,390
Washington	364	619	26,729	25,965	29,463	29,726	29,073	30,116	30,044	32,045	31,759
West Virginia	340	923	28,068	26,722	27,807	26,261	26,055	26,480	27,057	28,654	82,862
Wisconsin	607	856	47,112	46,795	49,794	50,473	47,659	49,437	51,142	51,044	9,964
Wyoming	51	814	3,995	3,570	3,888	3,928	4,036	4,306	4,503	4,726	5,468

¹ State reported total pay rolls for the quarterly period. Figures shown in last month of each quarter.
² Change in coverage from employers of 8 or more to 4 or more, effective Oct. 1, 1938.
³ Includes that part of any worker's annual wage in excess of \$3,000, although not taxable under State law.
⁴ Excludes that part of any worker's annual wage in excess of \$3,000 and approximately \$12,000 reported for employees under temporary numbers; includes \$30,139,000 reported for domestic service covered by State law.

⁵ Includes \$750,000 in pay rolls unallocated by months.

⁶ State reports total pay rolls for first 6 months of year.

⁷ Includes \$22,000 in pay rolls unallocated by months.

⁸ Includes \$2,570,000 in pay rolls unallocated by months.

⁹ Includes \$232,000 unallocated by months, and \$12,930,000, allocated by months, paid to government employees (other than Federal) covered by State law.

TABLE C-4.—Unemployment compensation: Employment of covered workers, by States and by major industrial divisions, monthly average, 1938¹

[Preliminary and subject to revision]

State	Total	Mining and quarrying	Contract construction	Manufacturing	Transportation	Communication	Utilities	Trade ²	Finance, insurance, and real estate ³	Service ⁴	Other ⁵
Alabama	247,887	27,249	12,139	129,212	68,805	3,080	5,563	44,522	3,142	13,285	910
Alaska	10,759	3,263	391	4,039	1,507	39	78	1,061	28	353	0
Arizona	58,604	9,871	4,224	7,326	7,022	967	1,499	19,192	1,156	6,940	407
Arkansas	137,607	7,477	5,155	41,428	18,831	2,235	2,913	40,617	3,284	14,504	1,163
California	1,271,447	36,421	60,688	345,626	117,212	29,879	24,625	395,810	62,107	173,783	725,296
Colorado	136,886	14,156	6,184	28,406	18,668	4,619	3,740	42,703	4,357	13,261	792
Connecticut	413,564	726	12,526	253,114	17,563	5,620	6,676	70,081	23,094	20,700	3,464
Delaware	57,669	171	3,617	21,660	5,557	537	722	13,426	2,219	3,920	1,5,840
District of Columbia	158,331	0	13,607	13,544	11,770	4,850	4,244	65,165	15,140	29,929	82
Florida	221,382	2,840	12,589	59,507	29,923	4,799	4,506	73,037	7,076	25,906	1,199
Georgia	330,585	1,597	15,172	167,145	32,844	6,535	6,721	70,742	8,761	20,345	723
Hawaii	79,976	64	5,122	41,434	5,317	769	1,968	15,451	1,646	5,988	*2,217
Idaho	60,032	5,499	2,985	11,427	7,264	1,248	2,619	20,913	1,107	6,045	925
Illinois	1,603,086	41,046	36,503	704,649	170,287	34,512	28,903	368,648	74,257	129,009	15,272
Indiana	530,651	11,906	13,194	299,451	46,713	8,226	10,114	99,759	15,270	25,860	158
Iowa	241,140	6,115	11,106	80,088	30,727	7,080	6,544	72,222	8,936	18,179	143
Kansas	170,680	16,105	7,865	40,094	32,630	5,268	5,077	47,573	4,514	10,303	231
Kentucky	265,986	53,045	11,678	74,432	32,715	4,122	4,982	61,807	6,257	15,800	1,148
Louisiana ¹⁰	245,787	12,642	12,574	83,677	31,787	4,104	5,964	62,039	8,010	20,612	4,378
Maine	134,364	278	4,325	78,057	9,190	2,548	3,087	24,201	2,479	5,905	4,294
Maryland	344,077	2,487	18,383	150,846	36,862	5,157	6,785	79,273	17,342	26,250	692
Massachusetts	927,882	22,413	493,000	55,335	18,387	15,519	217,278	43,804	57,493	4,253	
Michigan	900,907	16,234	23,158	525,355	46,297	13,031	19,722	174,646	28,479	50,780	3,205
Minnesota	397,142	8,396	19,265	101,085	44,188	7,788	7,463	145,871	19,942	40,991	2,148
Mississippi	108,444	638	10,631	47,889	13,532	2,184	1,980	21,829	2,086	6,585	1,090
Missouri	544,126	8,832	14,522	207,733	64,258	11,880	11,014	154,877	26,228	43,296	1,486
Montana	72, ⁷³²	8,784	3,786	10,691	11,563	1,378	2,311	23,617	1,795	7,640	1,167
Nebraska	116,480	6,011	25,836	21,842	4,949	2,657	38,895	5,769	9,905	0	0
Nevada	22,885	5,352	1,511	1,018	4,188	3,75	471	6,830	2,293	2,847	0
New Hampshire	99,008	364	3,686	61,107	3,845	1,622	2,236	17,071	1,875	5,988	1,204
New Jersey	839,620	3,122	21,045	484,995	60,620	13,967	18,185	138,700	37,207	55,927	5,852
New Mexico ¹¹	42,591	9,441	3,415	3,641	7,075	1,039	12,848	512	3,696	169	
New York ¹²	3,051,981	5,671	109,992	1,161,493	237,470	73,534	67,030	744,000	272,663	305,338	124,790
North Carolina	438,604	31,787	1,767	1,948	13,22,901	4,402	1,074	72,900	8,900	18,163	1,342
North Dakota		584	6,787	3,841	6,719	1,294	1,260	13,340	668	2,143	0

Ohio	1,314,765	27,134	37,039	659,786	104,562	19,884	25,766	308,787	45,904	81,616	4,287
Oklahoma	189,920	34,376	7,416	36,957	20,718	5,429	5,092	54,366	5,235	15,553	4,778
Oregon	142,060	845	5,292	53,198	15,850	3,205	4,349	38,036	4,446	12,750	74,090
Pennsylvania ¹⁴	2,231,049	205	6,273	109,210	6,117	2,217	3,230	35,363	5,069	9,190	104
Rhode Island	175,978										
South Carolina	192,258	1,240	9,393	127,437	13 11,637	1,838	11 2,409	29,276	1,323	7,235	470
South Dakota	35,092	2,829	2,401	6,085	4,458	1,387	1,262	13,451	854	2,365	0
Tennessee	298,804	11,694	12,069	138,288	30,561	4,984	5,918	68,524	6,581	19,256	929
Texas	672,704	64,363	40,267	162,841	98,920	15,333	19,775	192,586	18,063	55,362	5,194
Utah	75,381	8,862	3,395	15,887	10,477	1,777	2,073	23,039	2,373	6,300	1,198
Vermont	46,544	1,283	2,146	23,346	4,780	1,157	1,140	9,137	1,145	2,308	102
Virginia ¹⁴	316,033	18,745	16,276	130,705	42,684	4,545	6,844	87,783	8,555	19,109	807
Washington	262,619	4,296	12,953	92,106	29,975	5,940	5,358	71,718	8,828	21,041	7 10,404
West Virginia	278,597	106,629	5,638	80,525	23,197	2,763	9,831	35,883	3,199	10,189	743
Wisconsin ¹⁴	430,210	2,000	10,944	230,011	32,436	9,150	7,774	86,560	14,432	22,696	17 14,207
Wyoming		39,587	8,269	3,699	3,815	8,055	587	758	10,101	3,829	0

¹ Data classified by industry groups listed in the Social Security Board, Industrial Classification Code, edition of Mar. 15, 1937, with slight modifications in the major industrial divisions. Monthly averages are based on the number of covered workers reported each month on the following types of pay rolls: Last weekly pay roll, last semimonthly pay roll, monthly pay roll, and the last of any other type of pay roll used by the reporting unit.

² Includes industry groups No. 71 (eating and drinking places) and No. 75 (automobile repair services, garages, and filling stations).
³ Includes industry group No. 66 (real estate, insurance, loans, law offices—any combination).

⁴ Includes total service (except industry groups Nos. 71 and 75—included in trade), professional services, industry group No. 86 (membership organizations, such as trade associations, trade unions, etc.), and industry group No. 88 (governmental agencies other than Federal).

⁵ Includes industry groups Nos. 67 and 68 (administrative offices and auxiliary units), industry group No. 85 (private business organizations not elsewhere classified), and other industries not elsewhere classified.

⁶ Excludes industry group No. 40 (interstate railroads) not covered by State law.
⁷ Includes logging and lumbering camps not attached to sawmills and logging contractors.

⁸ More than 80 percent of this figure represents auxiliary units and holding companies.

⁹ Includes plantation agencies.

¹⁰ Average monthly employment is not adjusted for a change in coverage from employers of 8 or more to 4 or more, effective Oct. 1, 1938.

¹¹ Monthly averages based on data for 8 months (March, and June–December).

¹² Monthly averages are derived from monthly employment totals based on the sum of all employees on monthly pay rolls, plus the highest number on semimonthly, weekly, and any other pay rolls. Excludes approximately 11,000 workers reported under temporary numbers each month. "Other" includes approximately 18,000 covered workers in domestic service covered by State law.

¹³ Street, suburban, and interurban railways, and city and suburban bus lines are included with utilities rather than transportation.

¹⁴ No industrial classifications reported. Monthly average is based on data for 4 months (March, June, September, and December).

¹⁵ Based on data for 9 months (April–December).

¹⁶ Data adjusted to conform with Social Security Board industrial classifications.

¹⁷ Includes approximately 13,000 government employees (other than Federal) covered by State law.

TABLE C-5.—*Unemployment compensation: Reported taxable pay rolls, by States and by major industrial divisions, 1938*¹

[Preliminary and subject to revision]

[In thousands]

State	Total	Mining and quarrying	Contract construction	Manufacturing	Transportation	Communication	Utilities	Trade	Finance, insurance, real estate	Service	Other
Alabama	\$209,786	\$23,744	\$7,317	\$106,253	\$5,118	\$3,436	\$8,030	\$41,636	\$4,180	\$9,496	\$576
Alaska	18,784	7,929	6,137	685	1,699	1,621	137	228	76	451	0
Arizona	78,145	15,527	5,839	9,477	11,428	1,258	2,278	1,759	1,884	7,039	656
Arkansas	120,939	8,344	3,371	31,160	22,372	2,343	3,435	34,516	4,252	10,052	1,094
California	1,997,284	68,923	87,993	532,472	189,470	50,634	42,170	552,710	104,455	311,208	757,249
Colorado	178,400	18,371	7,370	38,193	30,453	6,604	5,431	50,899	7,032	11,965	2,082
Connecticut	566,636	987	18,483	322,815	29,669	10,207	13,744	95,902	44,640	24,704	5,485
Delaware	82,424	169	3,758	26,508	8,322	844	1,113	14,706	3,911	4,254	18,726
District of Columbia	210,034	0	14,800	22,141	19,036	7,907	7,417	79,092	19,859	39,651	131
Florida	218,976	2,720	12,087	50,600	33,608	5,713	6,743	74,372	9,776	22,568	789
Georgia	302,365	1,094	8,910	126,195	43,008	9,347	9,486	72,956	13,137	16,186	1,056
Hawaii	69,459	53	4,878	25,228	6,498	1,183	2,872	15,809	3,075	5,804	4,059
Idaho	70,836	9,219	3,516	14,314	11,108	1,250	2,935	21,597	1,351	4,629	917
Illinois	2,411,554	48,096	64,595	1,034,783	287,756	53,751	57,780	520,788	127,032	178,000	38,973
Indiana	697,545	14,256	18,804	398,979	75,244	10,091	16,522	112,871	25,410	24,892	476
Iowa	294,776	5,806	12,257	100,949	49,191	7,925	9,288	79,206	14,679	15,296	179
Kansas	211,496	22,665	7,047	54,023	52,042	5,575	7,062	47,365	7,012	8,171	634
Kentucky	295,314	51,362	10,795	83,533	50,305	4,456	6,985	63,110	9,691	13,820	1,257
Louisiana	283,542	23,710	14,763	86,607	38,035	6,488	9,115	68,999	11,992	19,412	5,421
Maine	143,803	388	4,375	76,891	13,343	3,346	4,556	28,513	4,371	5,190	2,830
Maryland	410,932	2,334	19,964	180,197	50,249	7,879	12,303	84,662	27,128	24,758	1,458
Massachusetts	1,245,702	490	34,932	613,677	89,175	31,433	28,192	295,539	76,799	65,360	10,105
Michigan	1,366,899	20,586	34,630	835,540	72,436	19,416	38,066	229,459	49,244	63,215	4,297
Minnesota	512,312	11,721	20,581	143,745	71,949	10,445	12,793	168,189	28,825	41,375	2,689
Mississippi	89,650	542	6,558	32,395	16,387	2,172	2,490	21,815	24,499	42,219	573
Missouri	708,723	8,615	18,418	259,056	102,978	17,553	18,005	195,917	40,859	44,210	3,082
Montana	98,461	13,977	4,247	16,440	19,507	1,572	4,097	27,630	2,273	6,435	2,283
Nebraska	147,065	474	6,087	33,821	35,764	6,534	3,712	42,690	9,578	8,395	0
Nevada	33,600	8,788	1,990	1,423	7,077	556	769	8,871	3,385	3,741	0
New Hampshire	104,632	461	3,710	61,763	5,551	2,193	3,479	18,232	3,319	5,208	716
New Jersey	1,187,897	4,716	32,564	661,998	94,917	24,810	34,791	194,695	69,781	63,032	6,593
New Mexico	51,589	13,459	3,984	3,618	10,699	769	1,324	13,991	685	2,926	134
New York	4,282,808	7,532	161,364	1,532,082	362,903	135,711	126,465	1,012,697	416,319	386,768	13,140,967
North Carolina	371,348	1,164	12,289	221,487	14,30,066	4,791	1,329	14,7,466	66,486	13,313	12,646
North Dakota	38,895	1,748	4,692	1,813	10,872	1,774	1,774	1,774	1,774	2,069	994

Ohio	1,854,720	29,965	50,651	962,986	174,870	30,177	43,018	385,461	76,335	92,533	8,724
Oklahoma	250,611	57,065	6,861	46,521	31,493	6,323	6,021	61,173	7,410	13,824	11,920
Oregon	216,816	1,353	8,425	80,043	26,847	5,167	5,167	59,157	6,868	14,498	7,760
Pennsylvania ¹⁴	2,773,608	208,978	257	6,418	121,998	8,936	3,721	6,049	42,117	9,341	9,747
Rhode Island											394
South Carolina	153,977	909	6,669	92,634	14,13,701	1,893	14,3,207	27,750	2,164	4,885	165
South Dakota	41,742	5,247	2,000	7,686	6,864	1,350	1,587	13,897	1,207	1,904	0
Tennessee	306,864	10,705	10,133	130,042	44,538	5,814	8,340	71,710	8,963	15,364	1,255
Texas	837,507	116,111	37,926	201,357	137,114	17,768	28,341	210,712	26,852	49,233	13,093
Utah	96,487	12,378	3,821	19,381	17,884	2,084	2,903	25,445	3,500	5,889	3,202
Vermont	63,204	1,837	1,885	25,098	6,836	1,400	1,601	10,439	2,279	1,764	65
Virginia	347,624	20,275	15,011	127,927	62,879	5,992	10,042	75,103	12,999	16,469	927
Washington	364,619	5,915	19,664	125,885	45,628	9,531	9,162	97,596	13,974	22,550	14,714
West Virginia	340,923	121,946	5,605	100,766	37,050	3,565	15,188	41,076	5,261	9,612	854
Wisconsin ¹⁵	607,056	2,750	16,278	324,213	51,798	11,588	13,042	111,195	26,590	24,986	17 14,616
Wyoming	51,814	13,139	4,412	5,070	13,415	675	1,085	10,684	544	2,790	0

¹ Data classified by industry groups listed in the Social Security Board, Industrial Classification Code, edition of Mar. 15, 1937, with slight modifications in the major industrial divisions.

² Includes industry groups No. 71 (eating and drinking places) and No. 75 (automobile repair services, garages, and filling stations).

³ Includes industry group No. 66 (real estate, insurance, loans, law offices—any combination).

⁴ Includes total service (except industry groups Nos. 71 and 75—Included in trade), professional services, industry group No. 86 (membership organizations, such as trade associations, trade unions, etc.), and industry group No. 88 (governmental agencies other than Federal).

⁵ Includes industry groups Nos. 67 and 68 (administrative offices and auxiliary units), industry group No. 85 (private business organizations not elsewhere classified), and other industries not elsewhere classified.

⁶ Excludes industry group No. 40 (interstate railroads) not covered by State law.

⁷ Excludes logging and lumbering camps not attached to sawmills and logging contractors.

⁸ Includes \$16,297,000 in pay rolls for industry group No. 67 (administrative offices and holding companies).

⁹ Includes \$4,029,000 paid to employees of plantation agencies.

¹⁰ Change in coverage from employers of 8 or more to 4 or more effective Oct. 1, 1938.
¹¹ Includes that part of any worker's annual wage in excess of \$3,000, although not taxable under State law.

¹² Excludes that part of any worker's annual wage in excess of \$3,000 and approximately \$12,000,000 reported for employees under temporary numbers.

¹³ Includes \$30,139,000 reported for domestic service, covered by State law.
¹⁴ Street, suburban, and interurban railways, and city and suburban bus lines are combined with utilities rather than transportation.

¹⁵ Aggregate annual pay rolls by industrial divisions not reported.

¹⁶ Data adjusted to conform with Social Security Board industrial classification.
¹⁷ Includes \$12,980,000 paid to government employees (other than Federal) covered by State law.

CLAIMS FOR BENEFITS

TABLE C-6.—*Unemployment compensation: Number of initial claims¹ received in local offices, by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 12, 1939]

New York	January 1938	2,034,539	169,381	148,049	144,127	159,836	172,902	165,155	213,901	186,301
North Carolina	do	278,564	24,166	16,408	13,380	19,102	19,118	20,073	27,028	29,003
North Dakota	January 1939	8,325	—	—	—	—	—	—	22,676	22,738
Ohio	do	263,721	—	—	—	—	—	—	38,824	26,048
Oklahoma	December 1938	79,110	11,498	7,921	7,797	11,220	12,127	22,325	4,211	1,277
Oregon	January 1938	624,470	67,031	48,101	29,574	24,356	24,036	18,123	119,213	21,835
Pennsylvania ¹	do	624,470	7,466	9,264	10,159	8,208	7,999	28,436	15,380	11,623
Rhode Island	do	155,046	—	—	—	—	—	46,938	9,905	6,074
South Carolina	July 1938	95,020	10,345	7,483	3,435	4,266	4,356	4,525	16,559	52,350
South Dakota	January 1939	8,046	—	—	—	—	—	—	10,679	16,748
Tennessee	January 1938	131,389	15,395	11,239	9,960	10,251	10,426	17,610	6,682	9,679
Texas	do	301,779	24,654	25,130	22,015	26,401	28,507	27,097	37,280	8,737
Utah	do	50,531	4,579	2,938	2,486	2,502	3,055	4,119	7,913	25,642
Vermont	do	19,633	1,630	1,266	1,340	1,138	1,229	2,418	4,605	4,903
Virginia	do	113,688	10,539	6,896	5,437	7,091	7,148	7,345	13,708	2,180
Washington	January 1939	104,346	—	—	—	—	—	—	10,635	2,032
West Virginia	January 1938	144,314	6,768	5,355	3,929	3,052	2,864	3,236	12,793	11,295
Wisconsin	July 1936	220,154	31,293	26,046	17,720	22,168	20,956	22,980	16,296	12,521
Wyoming	January 1939	14,206	—	—	—	—	—	—	5,489	3,262

¹ For definitions of types of claims see p. 235. Includes interstate claims taken as agent State but excludes interstate claims received as liable State.

² Excludes additional claims.

³ Total and part-total unemployment only.

TABLE C-7.—*Unemployment compensation: Number of continued claims¹ received in local offices, by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 15, 1939]

State	Month and year benefits first payable	Total	July	August	September	October	November	December	January	February	March	April	May	June
		53,356,844	4,412,304	4,732,491	4,013,791	3,392,598	3,136,448	3,167,679	4,362,968	4,666,987	4,930,162	5,128,531	6,081,203	5,331,682
Alabama	January 1938	1,130,330	145,112	145,559	105,965	88,732	76,642	65,282	82,797	79,275	83,132	77,546	91,225	89,063
Alaska	January 1939	14,683							1,785	1,685	3,505	2,002	1,504	
Arizona	January 1938	204,682	20,270	18,416	16,201	14,784	14,322	16,754	16,926	17,940	16,193	16,751	13,506	
Arkansas	January 1939	255,194							24,492	46,024	53,955	44,408	45,207	41,108
California	January 1938	4,656,205	324,170	317,071	278,047	287,055	340,289	394,375	464,441	472,310	526,378	426,248	439,568	386,263
Colorado	January 1939	286,847							31,281	48,864	57,156	53,020	50,647	45,879
Connecticut	January 1938	982,967	142,797	121,599	84,011	68,268	65,996	67,870	91,505	78,895	67,378	65,311	69,056	60,281
Delaware	January 1939	56,634							2,953	12,578	13,511	9,140	9,229	9,223
District of Columbia	January 1938	342,256	30,684	32,278	28,523	27,592	29,029	30,536	36,173	32,765	32,979	23,537	21,107	17,053
Florida	January 1939	267,916							27,170	41,926	44,475	35,964	51,034	67,347
Georgia	do								24,123	67,052	81,395	67,289	80,207	78,783
Hawaii	do								69	770	1,616	2,251	3,054	3,369
Idaho	September 1938	287,583							48,570	47,436	50,062	31,936	19,946	11,923
Illinois	July 1939								37,565					
Indiana	April 1938	2,487,095	263,168	332,827	314,308	292,897	224,373	205,101	202,734	164,804	141,280	106,863	112,486	126,254
Iowa	July 1938	1,020,551	39,377	75,520	80,107	73,850	74,239	105,319	139,339	123,076	117,610	75,632	61,152	55,330
Kansas	January 1939	256,641							31,756	52,226	60,709	44,177	37,929	29,844
Kentucky	do								41,610	69,954	85,014	137,442	170,001	103,968
Louisiana	January 1938	959,594	87,114	82,986	71,699	54,997	61,347	63,889	93,657	94,301	86,553	86,164	94,719	82,168
Maine	do								48,997	67,384	80,283	63,955	72,416	78,695
Maryland	do													
Massachusetts	July 1938	1,350,138	140,728	115,761	103,612	105,083	102,723	145,733	117,620	93,247	85,478	93,520	82,408	
Michigan ³	January 1938	2,728,369	349,700	236,786	185,423	196,583	205,197	178,259	193,734	187,763	254,726	227,055		
Minnesota	April 1938	4,862,879	187,887	819,409	909,365	740,054	528,848	323,799	285,269	4,232,110	224,949	173,537	195,437	242,215
Mississippi	January 1939	1,141,698	73,447	60,094	60,297	64,228	65,957	104,298	141,469	140,215	175,727	115,966	79,844	60,156
Missouri	January 1939	499,425	53,157	55,253	42,206	35,899	46,672	49,595	54,545	47,034	38,886	24,846	26,934	24,398
Montana	July 1939	609,767							61,817	116,318	124,419	95,719	106,789	104,705
Nebraska	January 1939	158,727												
Nevada	January 1938	39,026	35,418	30,633	29,925	36,258	33,336	25,277	20,319	26,153	31,284	37,107	33,906	
New Hampshire	do													
New Jersey	January 1939	1,344,291	90,989											
New Mexico	December 1938													
New York	January 1938	3,131,862	(6)											
North Carolina	do													
North Dakota	January 1939	1,985,345	374,466	272,101	177,022	116,088	118,350	120,466	(6)	(6)	148,558	162,537	130,790	126,994
		60,063									8,982	8,982	13,969	10,364

Ohio	do	2,206,255											
Oklahoma	December 1938	420,819											
Oregon	January 1938	714,187	65,163	54,446	37,569	41,487	56,360	99,198	77,257	73,234	47,587	41,876	35,781
Pennsylvania	do	424,041	883,583	810,001	606,467	466,066	429,368	482,045	482,757	465,629	584,768	649,869	939,113
Rhode Island	do	1,001,190	132,645	101,959	88,646	75,836	62,512	64,986	68,337	70,813	76,378	80,432	87,068
South Carolina	July 1938	595,689	14,776	35,253	33,749	38,179	35,844	45,745	80,624	54,608	68,030	52,849	57,504
South Dakota	January 1939	54,343											
Tennessee	January 1938	1,466,555	213,153	185,273	130,626	116,360	103,322	102,212	121,673	95,741	97,556	88,531	104,317
Texas	do	1,789,313	164,881	171,862	183,721	145,256	165,290	180,123	192,013	192,013	178,489	66,735	72,350
Utah	do	253,539	33,519	22,078	14,146	12,155	12,021	15,474	28,291	29,291	26,512	23,839	20,016
Vermont	do	106,137	9,660	8,576	7,605	6,504	6,549	8,286	11,050	10,901	11,630	10,045	8,610
Virginia	do	980,737	154,826	120,396	72,125	53,521	54,338	59,089	66,679	68,377	80,675	72,969	89,254
Washington	January 1939	456,820											
West Virginia	January 1938	1,359,130	247,341	193,160	128,746	92,000	74,460	64,554	78,348	76,709	83,175	84,048	94,078
Wisconsin	July 1938	1,038,018	121,796	110,629	103,564	95,150	82,941	77,573	116,057	74,784	79,037	59,607	61,858
Wyoming	January 1939	74,646											

¹ For definitions of types of claims see p. 235. Includes interstate claims taken as agent State but excludes interstate claims received as liable State.

² Excludes claims for waiting-period weeks.

³ Only one continued claim is filed during the 3-week waiting period.
⁴ Number of continued claims for total unemployment only.
⁵ Data not reported.

TABLE C-8.—*Unemployment compensation: Number of new claims authorized for payment and number of claimants exhausting wage credits¹ during the month, by States and by months, January-June 1939*

[Data reported by State agencies, corrected to Sept. 18, 1939]

State	Number of new claims authorized for payment						Number of claimants exhausting wage credits during month						
	Total	January	February	March	April	May	June	January	February	March	April	May	
Total	2,402,001	302,182	485,269	462,183	305,411	503,876	343,080	235,725	336,962	400,247	244,127	297,423	313,453
Alabama	24,853	3,028	4,061	3,672	5,829	4,745	4,258	4,160	4,352	2,538	3,208	3,199	4,074
Alaska	2,036	262	289	384	628	148	0	19	16	47	138	138	823
Arizona	7,673	1,141	1,339	1,385	1,293	1,314	1,201	904	1,172	1,324	1,027	1,274	1,931
Arkansas	34,374	10,447	6,541	5,660	4,352	4,413	2,961	0	1,445	3,683	3,410	2,497	23,637
California	200,218	26,335	28,977	56,157	28,420	28,758	31,571	17,663	19,713	26,640	20,183	20,755	2,391
Colorado	25,896	6,400	3,772	4,823	3,035	3,042	0	0	151	1,608	1,426	2,679	5,547
Connecticut	33,445	9,409	5,900	4,274	7,313	6,549	2,878	5,885	6,305	3,258	5,367	5,367	5,367
Delaware	8,652	2,489	2,263	1,699	603	640	958	0	650	1,453	860	775	506
District of Columbia	9,952	1,266	1,802	3,593	1,142	1,128	1,021	1,007	3,961	3,149	3,863	3,730	3,787
Florida	19,069	0	3,769	4,044	2,327	3,065	5,864	0	183	1,659	1,978	3,060	2,926
Georgia	40,219	3,249	9,650	9,387	4,586	6,746	6,601	0	664	3,457	5,165	6,049	6,049
Hawaii	1,727	1	287	316	353	400	370	30	336	313	313	313	313

See footnotes at end of table.

TABLE C-8.—*Unemployment compensation: Number of new claims authorized for payment and number of claimants exhausting wage credits¹ during the month, by States and by months, January-June 1939—Continued*

[Data reported by State agencies, corrected to Sept. 18, 1939]

State	Number of new claims authorized for payment						Number of claimants exhausting wage credits during month						
	Total	January	February	March	April	May	June	January	February	March	April	May	June
Idaho	8,590	3,937	2,200	(2)	1,282	642	529	421	1,277	2,354	1,440	1,597	829
Illinois ⁴	51,552	15,856	9,802	6,003	4,660	7,672	7,559	10,685	11,023	10,599	6,173	5,226	5,202
Indiana	36,026	12,341	7,822	6,281	3,849	2,951	2,782	5,788	5,142	7,764	6,060	4,275	3,776
Iowa	4,371	8,082	4,772	3,342	3,345	2,388	0	1,235	3,973	3,464	2,676	2,660	2,660
Kansas	26,300	200	12,215	11,130	14,253	7,249	5,149	0	0	2,057	4,127	804	6,044
Kentucky	50,196	6,000	10,098	7,049	6,238	8,654	6,440	504	4,078	4,431	4,116	3,472	4,370
Louisiana	44,479	1,824	3,253	3,722	5,272	8,316	5,078	3,092	6,588	7,919	7,301	6,678	5,303
Maine	27,465	9,643	6,874	3,979	7,189	5,719	6,588	196	196	7,301	3,890	3,802	3,330
Maryland	40,369	7,065	16,107	18,770	19,467	19,200	21,793	22,030	19,848	25,823	20,836	22,125	40,442
Massachusetts	98,337	(2)	15,845	18,270	10,157	12,648	15,811	25,381	16,935	20,304	13,545	14,651	14,422
Michigan	88,723	15,992	8,993	-7,657	13,774	8,623	8,234	4,691	4,579	9,652	7,903	6,356	3,757
Minnesota	51,972	8,993	3,892	2,494	1,264	1,868	1,794	2,057	2,442	3,324	1,241	1,339	1,195
Mississippi	14,659	3,347	21,215	12,205	7,231	7,308	8,748	0	1,778	8,532	4,875	7,306	5,968
Missouri	58,342	1,635											
Montana ⁴	16,151	3,723	4,937	3,353	2,014	1,173	951	0	1,377	3,497	2,382	1,314	
Nebraska	3,867	585	1,071	841	531	505	334	0	121	660	157	145	465
Nevada	11,918	1,280	1,482	1,602	2,180	2,526	2,848	970	759	984	776	779	1,088
New Hampshire	137,449	25,873	34,425	22,431	16,665	20,990	17,065	0	3,209	19,468	16,242	14,601	11,155
New Jersey	7,525	1,548	1,652	1,407	827	777	1,314	80	223	509	775	636	612
New Mexico	152,202	48,256	52,763	51,183	(2)	8,469	8,585	(2)	129,886	105,534	19,565	22,242	50,790
New York	23,237	(2)	(2)	1,164	1,760	6,183	6,483	262	0	(2)	2,347	3,222	1,451
North Carolina	5,701	1,164	1,760	1,341	691	21,965	26,590	(2)	1,374	1,374	1,041	653	358
North Dakota	146,841	530	56,153	25,770	15,833	3,603	3,603	3,603	1,492	4,004	5,653	5,156	3,998
Ohio	34,335	7,984	7,626	4,900	3,507	3,857	2,997	3,051	2,772	4,267	3,850	2,397	1,988
Oklahoma	30,969	5,034	7,309	8,265	8,265	196,088	58,266	46,415	44,446	45,840	41,797	53,556	53,001
Oregon	425,626	22,267	36,427	61,955	50,623	12,909	11,683	10,745	(2)	1,217	1,217	1,643	3,471
Pennsylvania	49,016	2,212	6,261	4,646	5,571	21,957	8,369	2,560	2,969	3,590	3,337	3,281	3,120
Rhode Island	29,220	3,050	5,118	7,192	5,610	3,542	4,708	3,2,170	3,2,015	3,2,187	3,2,036	3,2,036	3,1,701
South Carolina	4,276	39	2,093	758	649	322	415	0	17	410	439	462	310
South Dakota	32,637	4,668	5,190	6,023	3,024	5,763	7,969	3,773	4,032	5,486	3,250	3,642	
Tennessee	49,351	(2)	8,419	10,181	8,323	11,683	10,745	(2)	8,321	10,340	8,953	18,081	8,331
Texas	11,234	1,587	2,902	2,002	1,858	1,627	1,258	947	2,091	2,049	1,217	1,643	998
Utah	4,571	842	933	882	731	721	462	336	383	535	519	467	265
Vermont	42,649	5,274	6,893	7,256	6,520	9,152	7,554	3,404	2,510	5,155	4,219	3,740	3,842
Virginia	59,963	8,570	20,495	9,997	9,185	6,678	5,038	0	2,466	8,642	7,582	10,398	6,490
Washington	39,621	6,188	2,843	6,798	1,605	12,068	10,119	4,944	4,504	5,510	902	94	297
West Virginia	72,999	18,822	10,183	11,921	11,745	10,496	9,832	3,6,859	3,6,467	3,5,933	3,3,669	3,3,771	
Wisconsin	8,519	1,428	3,014	1,637	1,790	916	734	0	620	2,192	152	861	544

¹ For definitions see pp. 235-236.

² Data not reported.

³ Represents number of claimants exhausting maximum benefits during month.

⁴ Benefits not payable until July 1939.

TABLE C-9.—*Unemployment compensation: Number of new claims¹ disposed of on first determination, number allowed, and number disallowed by reason for disallowance, by States and by quarters, January-June 1939*

[Data reported by State agencies, corrected to Sept. 19, 1939]

State	January-March 1939			April-June 1939					
	Disallowed			Disallowed					
	Total	Allowed	Insuffi- cient wage credits	No wage record	Total	Allowed	Insuffi- cient wage credits	No wage record	Other
Total	1,772,035	1,412,129	201,628	124,707	23,653	1,912,461	1,621,138	229,323	158,762
Alabama	14,740	12,135	2,605	2,370	235	23,920	20,032	3,888	2,712
Alaska	3,242	1,253	1,989	460	209	1,320	1,156	428	212
Arizona	5,822	4,501	1,321	1,006	187	5,499	4,562	937	748
Arkansas	28,895	21,601	7,294	3,912	3,382	12,531	9,579	2,952	1,311
California	137,818	117,240	20,578	13,271	6,602	108,892	91,138	17,754	10,823
Colorado	29,583	21,284	8,299	6,710	2,322	267	11,859	9,996	1,863
Connecticut	14,953	13,373	1,580	1,150	378	52	24,922	22,922	2,000
Delaware	10,092	7,295	2,797	1,491	1,220	86	3,775	3,064	711
District of Columbia	7,050	5,661	1,389	1,389	0	0	4,174	3,539	635
Florida	23,265	18,728	4,637	1,272	3,264	1	24,640	17,464	7,176
Georgia	42,830	32,262	10,568	6,166	4,357	45	27,784	21,934	5,850
Hawaii	1,685	1,428	2,257	92	68	50	1,701	1,410	291
Idaho	10,235	8,179	2,056	1,765	291	0	3,995	3,075	920
Illinois ⁴	36,961	28,110	8,851	2,792	110	5,949	28,289	24,010	4,279
Indiana	33,737	25,808	7,929	4,416	2,825	688	18,279	12,871	5,408
Iowa	32,171	24,224	7,947	5,766	2,059	122	13,316	11,054	2,262
Kansas	52,107	32,688	19,419	15,402	4,017	0	30,253	24,362	5,891
Kentucky	25,087	16,972	8,115	(6)	(6)	(6)	18,963	14,156	4,807
Louisiana	15,060	11,111	3,949	3,379	564	6	32,880	27,958	4,922
Maine	29,041	21,933	7,108	5,207	1,359	542	25,494	20,875	4,619
Maryland	26,441	23,649	2,792	2,141	370	281	96,099	89,454	6,645
Massachusetts	61,055	41,695	19,360	11,854	7,328	178	41,387	33,337	8,050
Michigan	49,027	41,998	7,029	6,978	10	41	23,188	19,444	3,744
Minnesota	12,538	9,561	2,977	1,684	863	430	7,505	6,261	1,244
Mississippi	65,732	53,429	12,303	12	12,061	230	32,577	29,341	3,236
Montana ⁴	22,361	16,414	6,937	2,643	3,231	63	5,596	4,304	1,292
Nebaska									764

See footnotes at end of table.

TABLE C-9.—*Unemployment compensation: Number of new claims¹ disposed of on first determination, number allowed, and number disallowed by reason for disallowance, by States and by quarters, January-June 1939—Continued*

[Data reported by State agencies, corrected to Sept. 19, 1939]

State	January-March 1939				April-June 1939			
	Allowed		Disallowed		Allowed		Disallowed	
	Total	Insuffi- cient wage credits	No wage record	Other	Total	Insuffi- cient wage credits	No wage record	Other
Nevada	5,060	3,790	1,270	0	2,151	1,686	170	0
New Hampshire	6,169	4,607	1,562	9	8,431	7,058	192	12
New Jersey	131,418	110,534	20,884	0	73,719	65,216	4,086	115
New Mexico	8,202	5,311	2,891	3	5,898	4,572	1,028	0
New York	184,204	132,644	51,560	3	468,932	384,427	84,505	35,760
North Carolina	(6)	(6)	(6)	(6)	55,508	43,636	11,872	4,776
North Dakota	6,632	5,416	1,216	91	1,691	1,111	441	114
Ohio	160,842	135,011	25,831	20,068	95,764	79,285	16,479	4,610
Oklahoma	34,830	25,108	9,722	4,221	5,186	315	14,873	4,256
Oregon	25,477	22,527	2,950	1,283	1,041	15,233	13,229	2,004
Pennsylvania	142,287	132,257	10,030	6,935	3,095	238,384	220,975	8,225
Rhode Island	12,866	12,265	691	430	135	26	51,855	50,464
South Carolina	27,934	24,402	3,532	3,348	184	0	19,073	17,066
South Dakota	5,225	3,956	1,269	983	282	4	1,403	1,160
Tennessee	20,382	17,485	2,897	1,295	1,598	4	34,909	28,005
Texas	621,523	14,044	7,479	3,063	3,804	612	46,849	33,320
Utah	8,513	6,889	1,624	1,024	104	1	5,068	4,350
Vermont	3,459	2,775	684	428	256	0	2,369	2,005
Virginia	27,500	22,668	4,832	3,198	1,507	127	30,188	27,144
Washington	74,913	52,761	22,152	8,905	10,867	2,380	25,362	19,959
West Virginia	21,487	16,893	4,594	2,812	380	1,402	44,804	39,891
Wisconsin	42,187	40,926	1,261	(7)	(7)	60	32,852	31,530
Wyoming	9,417	7,328	2,089	1,499	1,530	0	2,878	2,877

¹ For definitions of types of claims see p. 235.

² Includes some claims not allocated by reason for disallowance.

³ Data not reported for January.

⁴ Benefits not payable until July 1939.

⁵ Data not reported.

⁶ Data not reported for January and February.

⁷ Provision of State law not comparable.

TABLE C-10.—Unemployment compensation: Decisions on first administrative review in appealed claims for unemployment benefits, by issues involved

[Decisions rendered since Jan. 1, 1939, and received by the Social Security Board before Mar. 31, 1939]

Issue involved ¹	Total decisions		Appeals by claimants		Appeals by employers		Referred by deputies	
	Number	Percent	Prior determination affirmed; benefit denied or not modified	Prior determination reversed or modified; benefit allowed or modified	Prior determination affirmed; benefit allowed or not modified	Prior determination reversed or modified; benefit denied or modified	Benefit allowed	Benefit denied
Total, all issues.....	5,756	100.0	2,240	3,167	175	153	15	6
Percent of total.....	100.0		38.9	55.0	3.0	2.7	0.3	0.1
Claim and registration procedure.....	638	11.1	272	366	0	0	0	0
Capable of and available for work.....	267	4.6	141	90	18	18	0	0
Waiting period.....	23	.4	11	11	1	0	0	0
Coverage.....	919	16.0	234	607	36	23	15	4
Employment exclusions.....	127	2.2	35	81	4	4		3
Independent contractor.....	205	3.6	40	117	25	12	11	
Size-of-firm exclusions.....	245	4.3	76	165	1	2		1
Miscellaneous.....	342	5.9	83	244	6	5	4	
Wage credits.....	1,635	28.3	304	1,328	2	1	0	0
Sufficiency.....	780	13.5	222	556	2		0	0
Benefit rate and duration.....	681	11.8	60	620		1	0	0
Other.....	174	3.0	22	152	0	0	0	0
Disqualifying conditions.....	1,928	33.5	1,065	662	96	103	0	2
Labor dispute.....	320	5.6	232	65	6	17	0	0
Misconduct.....	446	7.7	169	197	47	31		2
Voluntary leaving.....	1,069	18.6	621	365	35	48	0	0
Refusal of suitable work.....	93	1.6	43	35	8	7	0	0
Other compensation ²	10	.2	3	6	1		0	0
Not unemployed.....	177	3.1	88	78	4	7	0	0
Miscellaneous.....	159	2.8	122	19	17	1	0	0

¹ A few decisions involve more than 1 issue; only the principal issue is considered in this table. Seasonality is not listed, since no State reported this as principal issue.

² Wages in lieu of notice, old-age benefits, workmen's compensation, etc.

TABLE C-11.—Unemployment compensation: Number of out-of-State initial¹ claims received as agent and liable State² and number of out-of-State continued¹ claims received as liable State, by States, January-June 1939

[Data reported by State agencies, corrected to Sept. 14, 1939]

State	Initial claims received as—		Continued claims received as liable State	State	Initial claims received as—		Continued claims received as liable State
	Agent State	Liable State			Agent State	Liable State	
Total.....	163,020	163,020	1,079,606	Montana.....	516	(4)	(4)
Alabama.....	2,612	2,580	18,137	Nebraska.....	2,184	2,327	10,510
Alaska.....	267	2,485	10,005	Nevada.....	911	1,592	8,475
Arizona.....	2,063	3,405	21,676	New Hampshire.....	1,368	2,243	14,585
Arkansas.....	4,356	2,513	12,961	New Jersey.....	3,543	4,328	27,639
California.....	15,998	13,075	119,867	New Mexico.....	1,360	2,787	16,904
Colorado.....	3,075	3,659	19,752	New York.....	8,491	13,233	80,661
Connecticut.....	1,939	4,350	23,128	North Carolina.....	2,269	3,146	19,038
Delaware.....	683	1,071	5,516	North Dakota.....	575	562	3,575
District of Columbia.....	2,149	(3)	(3)	Ohio.....	3,479	7,344	40,553
Florida.....	4,316	3,904	17,921	Oklahoma.....	8,060	4,404	26,311
Georgia.....	3,034	2,044	7,531	Oregon.....	2,937	2,813	27,238
Hawaii.....	113	144	396	Pennsylvania.....	7,360	5,728	51,080
Idaho.....	1,970	2,985	22,713	Rhode Island.....	1,512	1,664	11,509
Illinois.....	3,705	(4)	(4)	South Carolina.....	1,283	760	4,443
Indiana.....	2,907	2,625	18,979	South Dakota.....	669	625	3,535
Iowa.....	2,605	2,553	20,041	Tennessee.....	4,520	2,784	19,511
Kansas.....	3,950	4,451	15,724	Texas.....	8,500	7,557	60,910
Kentucky.....	3,912	3,051	32,925	Utah.....	1,904	1,796	7,597
Louisiana.....	3,169	2,868	25,294	Vermont.....	586	771	3,817
Maine.....	1,363	1,433	8,839	Virginia.....	2,528	3,700	16,601
Maryland.....	1,948	2,835	21,581	Washington.....	6,734	3,766	24,242
Massachusetts.....	6,166	4,011	27,758	West Virginia.....	2,727	(3)	(3)
Michigan.....	2,181	10,261	81,614	Wisconsin.....	1,321	1,424	4,679
Minnesota.....	2,158	2,691	20,047	Wyoming.....	631	2,469	12,503
Mississippi.....	2,092	1,726	11,226	Unknown.....	6 2,337	-----	-----
Missouri.....	5,986	4,477	20,059				

¹ For definitions of types of claims see p. 235.

² A liable State is one to which a claim has been forwarded by agent State for disposition.

³ Not a signatory to interstate agreement; hence accepts no out-of-State claims as liable State.

⁴ Benefits not payable until July 1939.

⁵ Data not reported for March and April.

⁶ All initial claims received as liable State by Connecticut and Pennsylvania in January and some of those in California in March were not allocated by agent State.

NUMBER AND AMOUNT OF BENEFIT PAYMENTS

TABLE C-12.—*Unemployment compensation: Number of individuals receiving benefits during week ended nearest the middle of the month, by States and by months, January-June 1939*

[Data reported by State agencies, corrected to Sept. 28, 1939]

State	January	February	March	April	May	June
Total	657,208	769,770	833,159	685,073	776,006	802,209
Alabama	17,307	11,701	9,679	8,046	12,096	11,327
Alaska	31	382	932	699	940	481
Arizona	2,767	2,839	2,837	2,985	2,943	2,639
Arkansas	1,2340	6,327	6,196	6,679	6,112	6,670
California	63,742	71,776	85,702	81,851	75,725	72,219
Colorado	1,3,401	7,914	10,440	10,205	9,367	7,783
Connecticut	2,10,232	15,422	11,137	7,006	10,482	8,589
Delaware	1,1,474	3,202	2,930	2,024	1,548	1,429
District of Columbia	5,038	5,351	4,738	3,839	2,749	2,596
Florida	(3)	2,418	5,363	3,861	4,479	6,162
Georgia	1,2,250	7,782	12,029	11,813	12,064	11,115
Hawaii	(3)	181	304	521	661	780
Idaho	5,000	9,500	8,399	7,500	3,500	1,750
Illinois ⁴						
Indiana	39,424	36,695	22,535	17,947	20,162	22,458
Iowa	19,296	21,317	19,491	12,479	8,487	10,078
Kansas	1,2,800	9,251	10,411	7,345	5,564	4,935
Kentucky	(3)	8,809	16,215	18,108	19,423	14,166
Louisiana	13,716	18,940	16,632	14,806	15,637	15,961
Maine	8,300	11,630	7,590	6,990	8,663	8,917
Maryland	14,200	18,700	13,036	7,974	14,050	12,074
Massachusetts	2,27,193	31,000	26,833	29,116	30,734	29,622
Michigan	64,400	43,771	41,300	39,900	33,183	49,545
Minnesota	15,061	15,170	20,406	16,400	13,094	9,018
Mississippi	8,069	8,537	7,162	4,089	4,019	4,021
Missouri	(3)	10,948	16,769	12,386	13,760	13,359
Montana ⁴						
Nebraska	1,2,104	5,452	5,505	4,309	2,942	1,747
Nevada	6,394	1,354	1,444	1,482	1,687	1,173
New Hampshire	5,153	3,333	3,250	3,615	3,796	5,006
New Jersey	1,13,402	37,160	52,746	39,417	32,013	30,442
New Mexico	1,486	2,766	3,357	2,762	2,191	1,722
New York	63,864	103,767	96,682	46,772	111,124	163,890
North Carolina	16,200	21,000	17,500	10,863	12,640	19,439
North Dakota	1,639	1,692	2,299	1,773	2,046	1,048
Ohio	(3)	6,34,935	6,66,632	66,418	62,210	56,632
Oklahoma	7,049	12,493	12,721	8,961	8,236	6,826
Oregon	6,051	7,016	8,489	8,524	5,241	5,088
Pennsylvania	1,114,509	49,092	71,865	75,880	116,279	88,751
Rhode Island	8,450	10,141	10,773	11,172	13,181	15,355
South Carolina	4,747	5,424	4,188	6,679	6,205	5,210
South Dakota	(3)	1,591	2,160	1,713	1,185	762
Tennessee	12,425	10,717	11,708	9,971	10,327	12,650
Texas	1,30,216	24,657	25,853	13,648	12,850	12,376
Utah	3,457	4,806	5,246	3,077	3,509	2,294
Vermont	1,365	1,449	1,631	1,377	1,414	1,053
Virginia	10,608	11,354	11,915	9,114	12,816	13,748
Washington	1,6,805	19,607	17,847	13,022	11,665	8,648
West Virginia	2,7,575	8,116	9,672	1,728	4,828	12,682
Wisconsin	13,610	9,483	7,544	6,065	5,804	5,967
Wyoming	1,1,058	2,802	3,066	2,162	2,375	2,006

¹ Number of payments in final week of month.

² Number of payments rather than individuals.

³ First payment made after week ended Jan. 28, 1939.

⁴ Benefits not payable until July 1939.

⁵ Number of recipients in final week of month.

⁶ Number of benefit checks issued.

TABLE C-13.—*Unemployment compensation: Total number of benefit payments,¹ by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

New York	January 1938	6,660,768	748,701	912,734	557,983	495,663	389,648	303,556	262,135	453,527	700,265	229,381	700,893	906,282	
North Carolina	do	956,914	140,885	99,219	67,587	54,264	63,136	74,692	90,356	83,138	76,584	51,169	72,250	83,634	
North Dakota	January 1939	41,405										1,164	7,624	4,772	
Ohio	do	1,311,886										11,305	8,051	8,489	
Oklahoma	December 1938	286,770										156,866	288,693	290,885	
Oregon	January 1938	443,681	43,341	38,603	28,057	20,530	29,092	6,739	38,600	53,905	64,882	49,282	39,398	33,964	
Pennsylvania	do	5,990,332	702,508	693,161	534,121	468,747	367,401	35,243	44,984	47,069	57,248	42,432	29,027	28,055	
Rhode Island	do	638,253	84,679	69,629	54,601	46,288	34,150	329,163	449,343	289,100	491,705	464,434	622,394	577,755	
South Carolina	July 1938	348,184	1	7,900	26,988	27,000	24,647	26,450	34,499	31,300	45,350	45,050	42,750	36,249	
South Dakota	January 1939	31,637										6,184	9,933	7,060	4,692
Tennessee	January 1938	743,208	78,269	98,265	71,465	51,320	44,401	52,840	60,968	53,131	62,815	44,953	55,952	5,729	
Texas	do	1,148,043	103,664	109,792	101,080	91,216	94,356	114,104	116,760	109,691	133,949	55,841	61,226	56,364	
Utah	do	185,055	23,531	20,161	12,214	9,047	8,104	9,946	16,503	21,692	20,631	15,437	15,685	12,104	
Vermont	do	72,459	7,326	6,045	5,367	4,701	4,424	4,996	6,130	6,698	8,198	6,808	6,646	5,120	
Virginia	do	798,822	135,888	106,600	57,339	44,249	41,392	46,267	51,366	55,162	68,737	53,518	65,113	73,191	
Washington	January 1939	346,342										8,570	74,874	65,487	
West Virginia	January 1938	714,239	137,226	109,976	70,388	51,203	38,944	35,572	36,708	43,815	55,674	10,811	35,714	88,208	
Wisconsin	July 1936	634,068	72,678	82,505	63,464	57,603	56,859	55,932	42,660	40,912	29,343	29,982	9,844	9,844	
Wyoming	January 1939	57,007							1,428	12,649	9,585	9,585	9,585	9,363	

¹ Unadjusted for returned or voided benefit checks. See tables C-14 and C-15 for data based on State reports for total and partial unemployment. Since some States do not report type of unemployment for all payments, this table includes more payments than are represented in tables C-14 and C-15.

TABLE C-14.—*Unemployment compensation: Number of benefit payments¹ for total unemployment,² by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

New York	January 1938	6,660,768	748,701	912,734	557,983	495,663	389,648	303,556	262,135	453,527	700,265	229,381	700,893	906,282
North Carolina	do	178,974	(4)								40,272	62,897	75,805	
North Dakota	January 1939	37,985									7,429	7,631	4,215	
Ohio	do	1,149,564									10,405	258,087	235,362	258,547
Oklahoma	December 1938	255,390									35,447	348,799	357,741	328,959
Oregon	January 1938	369,977	35,230	31,489	22,627	17,088	24,741	30,167	39,586	41,118	343,379	34,328	24,172	22,866
Pennsylvania	do	5,693,003	702,508	693,161	534,121	468,747	367,401	329,163	427,882	425,314	420,230	406,179	563,773	534,824
Rhode Island	do	509,606	60,733	54,849	41,085	36,376	26,437	24,607	30,924	341,828	340,176	344,044	350,226	358,321
South Carolina	July 1938	172,156	0	1,853	12,248	12,487	12,957	14,794	22,072	15,149	23,827	20,482	18,846	17,441
South Dakota	January 1939	28,061									5,821	8,945	6,122	3,993
Tennessee	January 1938	663,543	72,204	88,074	63,397	46,650	41,025	49,531	53,518	47,459	54,312	38,995	50,245	3,141
Texas	do	933,157	94,902	100,914	92,582	83,220	86,499	104,541	104,541	100,696	120,688	47,912	52,899	48,304
Utah	do	177,650	22,156	18,923	11,589	8,850	7,851	9,611	16,042	15,103	19,785	14,795	15,229	11,716
Vermont	do	58,971	5,620	4,758	4,200	3,411	3,263	3,835	5,167	5,966	7,253	5,863	5,520	4,125
Virginia	do	617,618	75,949	72,577	44,355	35,744	34,574	41,698	45,254	46,391	58,083	44,741	56,779	61,473
Washington	January 1939	284,106									38,316	67,430	50,752	37,669
West Virginia	January 1938	539,307	91,847	71,221	46,174	34,905	28,438	25,881	37,164	46,797	7,719	35,290	87,739	
Wisconsin	July 1936	535,173	63,251	66,267	69,338	52,408	44,670	42,781	48,693	39,077	35,021	23,621	24,535	25,511
Wyoming	January 1939	47,581									1,392	11,665	12,413	8,915

¹ Unadjusted for returned or voided benefit checks. Irregular payments included by most States, July-December 1938; excluded January-June 1939, unless otherwise noted.

² For definition of types of unemployment see p. 236.

³ Includes irregular payments.

⁴ Data not reported.

⁵ Includes benefit payments for part-total unemployment.

TABLE C-15.—*Unemployment compensation: Number of benefit payments¹ for partial unemployment,² by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

North Carolina	16,923	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
North Dakota	3,317	123,865	31,380	72,950	8,111	7,114	5,430	3,442	4,351	5,076	5,263	5,830	8,123
Ohio	do	do	do	do	do	do	do	do	do	do	do	do	do
Oklahoma	do	do	do	do	do	do	do	do	do	do	do	do	do
Oregon	do	do	do	do	do	do	do	do	do	do	do	do	do
Pennsylvania	5	do	do	do	do	do	do	do	do	do	do	do	do
Rhode Island	do	do	do	do	do	do	do	do	do	do	do	do	do
South Carolina	175,914	1	6,047	14,740	14,513	11,690	11,656	12,390	16,138	21,507	24,554	23,880	18,798
South Dakota	3,469	6,065	10,191	8,068	4,670	3,376	3,309	7,450	5,316	5,191	5,516	682	576
Tennessee	74,802	8,762	8,878	8,498	7,996	7,857	9,563	8,775	13,127	7,874	8,204	do	do
Texas	97,256	1,375	1,238	625	1,197	1,253	1,335	3,6461	3,6589	3,6846	3,6642	3,6456	3,6388
Utah	7,405	1,706	1,287	1,167	1,290	1,171	1,161	963	732	944	944	1,123	995
Vermont	13,483	161,184	59,939	34,023	12,984	8,505	6,818	4,569	3,544	6,785	6,874	5,566	5,209
Virginia	62,236	171,554	45,379	38,755	24,214	16,298	10,506	9,691	3,10,576	5,632	7,688	2,723	73
Washington	do	do	do	do	do	do	do	do	do	do	do	do	do
West Virginia	do	do	do	do	do	do	do	do	do	do	do	do	do
Wisconsin	do	do	do	do	do	do	do	do	do	do	do	do	do
Wyoming	do	do	do	do	do	do	do	do	do	do	do	do	do
	January 1939	98,177	9,427	6,515	13,167	11,056	12,933	14,078	7,129	3,471	5,745	5,591	4,370
	January 1939	.	8,294						39	1,725	1,342	1,358	2,856

¹ Unadjusted for returned or voided benefit checks. Irregular payments included by most States, July-December 1938; excluded January-June 1939, unless otherwise noted.

² For definitions of types of unemployment see p. 236.

³ Includes irregular payments.

⁴ Data not reported.

⁵ Benefits for partial unemployment are not provided by State law in Massachusetts, Mississippi, New Jersey, New York, and Pennsylvania. None of the above,

except Mississippi, provides for payments of less than the full weekly benefit amount for total unemployment, i. e., "part-total" unemployment. In Kentucky, which pays benefits for part-total unemployment, the provision for benefits for partial unemployment is not effective until January 1940. Provision for payment of benefits for partial unemployment in Michigan became effective January 1939; in Nebraska, May 1939.

⁶ Payments for part-total unemployment included with payments for total unemployment. (See table O-14.)

TABLE C-16.—*Unemployment compensation: Total amount of benefit payments, 1 by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

State	Total	July	August	September	October	November	December	January	February	March	April	May	June	
	\$446,147,917	\$38,519,697	\$47,481,727	\$41,583,509	\$35,271,239	\$27,901,671	\$26,020,227	\$29,203,395	\$34,744,426	\$48,873,425	\$33,457,526	\$39,929,931	\$43,161,144	
Ala.	6,410,709	778,302	1,019,255	715,159	688,091	517,633	445,103	408,945	321,590	388,202	328,458	438,448	361,523	
Alaska	221,460	159,796	192,623	167,516	160,618	133,431	130,567	4,109	25,397	56,033	46,245	54,844	34,832	
Ariz.	1,784,340	34,139,599	2,350,884	2,442,546	1,923,901	1,975,932	2,873,345	135,931	136,127	158,879	141,545	139,906	127,401	
Ark.	1,000,273	2,121,501	2,289,581	2,442,546	1,923,901	1,975,932	2,873,345	16,588	151,221	227,758	195,135	216,323	193,248	
Calif.	7,771,699	1,507,608	1,152,310	730,972	431,288	443,889	458,191	49,807	2,675,687	4,361,058	3,474,922	3,276,340	3,777,799	
Conn.	397,756	144,019	162,109	140,132	139,041	129,703	157,565	21,231	97,246	599,561	400,435	435,149	414,920	
Del.	1,718,502	775,207	1,499,269	1,499,269	1,499,269	1,499,269	1,499,269	161,134	161,134	161,581	185,921	131,543	61,798	
D. C.	1,499,269	94,574	1,499,269	1,499,269	1,499,269	1,499,269	1,499,269	0	85,539	161,821	134,741	167,036	103,846	
Fla.	1,499,269	94,574	1,499,269	1,499,269	1,499,269	1,499,269	1,499,269	0	20,398	184,887	340,435	299,547	321,294	
Hawaii	2,143,121	2,143,121	301	53,297	99,608	213,156	282,641	5	5,881	13,557	19,302	26,505	29,324	
Idaho	11,2	20,708,911	2,528,791	2,841,030	2,729,402	1,934,215	1,561,448	1,487,891	1,364,209	1,102,920	749,025	788,944	919,414	
Iowa	6,280,508	40,189	413,198	595,722	508,578	465,840	532,774	804,062	803,661	810,088	485,183	373,167	448,046	
Kans.	1,519,222	3,003,529	1,519,222	452,133	383,807	366,940	496,056	42,007	2,199	322,721	292,122	236,638	196,940	
Ky.	6,035,366	3,884,402	375,539	359,300	227,431	255,648	496,056	425,926	513,297	648,439	712,051	574,683	559,355	
La.	1,961,456	2,666,627	1,052,183	726,002	579,613	563,622	563,481	626,024	633,652	572,967	416,873	575,642	529,391	
Maine	7,748,565	905,115	2,925,859	2,412,000	1,888,166	1,684,693	1,786,849	1,517,810	1,630,553	1,886,148	1,526,507	1,585,717	2,009,226	
Md.	24,536,333	2,925,859	3,672,805	2,677,777	9,957,923	6,404,694	4,160,519	3,661,088	2,653,552	2,882,215	1,924,328	2,278,317	3,175,102	
Mass.	56,481,908	0	7,697,777	488,123	486,433	415,283	510,794	831,233	850,524	1,472,782	901,394	675,773	501,433	
Mich.	8,539,882	758,842	647,268	183,251	138,893	159,758	190,499	184,121	186,539	104,398	111,296	107,173	539,258	
Minn.	1,961,456	236,838	207,936	154,596	140,499	142,332	142,332	14,596	402,584	716,404	483,438	510,347	539,258	
Miss.	2,666,627	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	1,961,456	
Mont. ²	Neb.	862,730	421,913	1,950,101	290,605	229,546	154,032	108,914	120,332	172,352	137,634	32,470	221,469	
Nev.	8,826,160	6,699,021	5,689,158	4,502,669	3,871,251	3,397,840	9,210	67,246	7,686,148	6,662,708	1,662,708	1,475,862	1,449,020	
N. H.	651,998	10,234,654	10,988,974	6,361,226	380,886	484,772	4,605,394	4,605,394	6,505,911	11,658,327	115,718	90,676	97,840	
N. J.	87,267,063	6,119,594	1,033,521	1,033,521	1,033,521	1,033,521	1,033,521	474,531	523,531	4,497,720	7,882,801	10,131,183	461,711	
N. Mex.	1,775,749	12,500,465	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	12,820,996	44,683	
N. Y.	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	12,500,465	2,961,427	
N. C.	71,231	386,837	531,597	639,003	639,003	639,003	639,003	639,003	639,003	639,003	639,003	639,003	480,951	380,643

Oreg--	4, 815, 394	476, 177	415, 464	293, 116	212, 797	305, 120	377, 930	506, 570	520, 189	625, 549	458, 610	317, 476
Pa--	66, 279, 214	7, 882, 202	7, 831, 873	5, 947, 891	5, 095, 932	4, 003, 685	3, 584, 677	4, 915, 800	3, 070, 490	5, 206, 032	5, 046, 427	7, 206, 528
R. I.--	5, 746, 425	729, 964	641, 354	512, 043	425, 475	307, 092	277, 349	338, 360	422, 439	416, 106	447, 761	573, 091
S. C.--	1, 782, 864	6	35, 184	139, 949	151, 654	131, 214	137, 187	186, 116	151, 638	237, 607	217, 941	205, 409
S. Dak.	289, 670											
Tenn.--	5, 076, 025	566, 918	708, 125	493, 006	362, 961	297, 004	345, 388	394, 346	337, 564	400, 924	295, 782	386, 248
Tex.--	11, 492, 557	918, 165	1, 004, 301	948, 507	867, 866	881, 558	1, 026, 538	1, 046, 857	965, 489	1, 179, 039	779, 671	985, 660
Utah--	1, 939, 945	290, 200	227, 442	136, 467	97, 775	82, 166	98, 780	163, 366	208, 719	199, 885	153, 089	125, 825
Vt.--	639, 665	61, 860	52, 274	45, 435	37, 650	36, 292	42, 957	59, 078	65, 370	77, 929	62, 229	41, 991
Va--	5, 676, 162	851, 175	763, 952	427, 604	343, 767	310, 362	343, 873	377, 362	394, 516	487, 892	382, 111	478, 540
Wash--	3, 636, 237											
W. Va--	6, 444, 250	1, 292, 802	1, 002, 000	639, 689	474, 037	363, 959	330, 939	340, 494	414, 336	531, 243	98, 151	676, 445
Wis--	6, 330, 106	727, 533	777, 160	948, 751	704, 535	598, 403	529, 414	611, 604	387, 779	363, 333	257, 860	260, 840
Wyo--	18			758, 915				177, 555	177, 578	184, 941	130, 515	127, 448

¹ Unadjusted for returned or voided benefit checks. See table C-13 for month and year benefits first payable in each State, and tables C-17 and C-18 for data based on State reports for total and partial unemployment. Since some States do not report type of unemployment for all payments, this table includes more payments than are represented in tables C-17 and C-18.

² Benefits not payable until July 1939.

TABLE C-17.—*Unemployment compensation: Amount of benefit payments¹ for total unemployment,² by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

State	Total	July	August	September	October	November	December	January	February	March	April	May	June	
Total for States reporting	\$414,783,017	\$34,653,357	\$44,851,188	\$39,601,055	\$33,681,494	\$26,500,826	\$24,495,299	\$25,621,016	\$31,370,295	\$45,107,476	\$30,911,776	\$37,416,269	\$40,572,966	
Ala.	5,219,676	645,212	861,270	597,158	564,267	406,277	345,579	300,826	261,346	316,496	257,819	361,621	301,805	
Alaska	207,244	159,796	192,623	167,516	160,618	133,431	130,567	(4)	24,813	54,072	43,655	51,718	32,986	
Ariz.	1,754,029	1,363	1,901,363	2,303,115	2,265,012	2,403,717	1,900,314	1,956,916	2,842,664	3 132,431	3 154,639	3 136,668	3 125,259	
Ark.	32,073,752	2,303,115	2,303,115	2,265,012	2,403,717	1,900,314	1,956,916	2,338,568	2,439,336	142,086	199,184	169,644	178,055	
Calif.	1,949,632	5,977,413	1,333,200	999,410	631,657	378,169	404,808	413,999	48,610	297,126	452,796	381,913	396,705	
Conn.	382,918	135,436	143,652	131,880	130,545	122,370	149,193	21,033	(4)	94,632	93,707	80,814	372,482	
Del.	1,601,979	680,695	-	-	-	-	-	149,049	151,725	173,092	120,099	53,062	440,564	
D. C.	135,436	-	-	-	-	-	-	0	81,639	146,491	119,699	101,165	59,398	
Fla.	-	-	-	-	-	-	-	-	3 19,895	3 178,851	3 321,288	3 286,729	93,773	
Ga.	1,429,357	-	-	-	-	-	-	5	3 5,715	3 5,715	3 13,264	3 18,872	3 317,346	
Hawaii	91,519	-	-	-	-	-	-	(4)	(4)	(4)	(4)	(4)	3 25,706	
Idaho	461,712	-	-	-	301	53,276	99,510	213,042	-	-	-	-	3 27,957	
Ill. ⁵	-	-	-	-	-	-	-	-	-	-	-	-	3 95,583	
Ind.	18,440,633	2,232,649	2,436,524	2,474,067	1,731,662	1,384,392	3 1,352,493	3 1,235,205	3 971,942	3 970,776	3 655,011	3 442,972	3 342,940	
Iowa	5,898,116	40,189	413,198	574,704	490,502	445,547	509,917	720,440	752,227	750,141	415,339	3 209,188	3 173,307	
Kans.	1,355,492	-	-	-	-	-	-	3 40,768	3 296,903	3 382,056	3 253,270	769,852	564,286	
Ky.	2,965,376	-	-	-	-	-	-	2,190	286,180	640,216	702,652	458,007	580,084	
La.	4,768,006	119,978	174,374	320,614	292,279	327,682	372,834	458,469	585,763	584,567	493,415	282,451	224,163	
Maine	3,124,770	281,871	279,134	176,140	202,848	231,591	304,055	285,333	298,090	300,766	258,328	-	-	
Md.	5,127,239	(4)	752,427	543,797	421,979	424,075	425,566	496,502	468,170	424,324	324,970	425,913	419,516	
Mass.	24,487,912	2,925,859	3,672,805	2,412,000	1,898,166	1,684,693	1,786,849	1,511,803	1,618,576	1,875,674	1,519,398	1,580,714	2,001,375	
Mich.	55,436,304	0	7,697,777	11,686,393	9,957,923	6,404,694	4,160,519	3,661,088	3 2,584,560	3 1,614,169	3 1,774,230	3 2,084,660	3 2,810,291	
Minn.	7,969,069	758,842	647,268	488,123	458,131	400,356	450,410	787,178	796,941	1,312,249	812,156	602,114	455,301	
Miss.	1,951,578	236,838	207,936	183,251	138,893	150,758	159,754	189,135	181,727	184,487	102,519	110,072	106,208	
Mo.	2,506,781	-	-	-	-	-	-	14,596	386,650	681,778	455,956	475,020	492,781	
Mont. ⁵	-	-	-	-	-	-	-	-	-	-	-	-	-	
Nebr.	861,512	-	-	-	-	-	-	-	3 221,469	3 240,906	3 165,164	3 117,251	84,162	
Nev.	388,600	-	-	-	-	-	-	-	63,437	79,885	77,504	90,939	76,835	
N. H.	1,662,652	250,741	200,726	183,909	89,781	93,619	135,063	105,217	99,671	122,552	118,860	142,250	170,323	
N. J.	8,810,003	-	-	-	-	-	-	-	-	-	-	-	-	
N. Mex.	616,573	-	-	-	-	-	-	-	-	-	-	-	-	
N. Y.	87,267,063	10,234,654	10,988,974	6,699,021	5,689,158	4,502,669	8,969	3,871,251	3 4,605,394	3 6,505,911	3 11,658,327	3 4,497,720	3 7,882,801	3 10,131,183
N. C.	1,051,781	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	244,058	380,108	

¹ Unadjusted for returned or voided benefit checks. Irregular payments included by most States, July-December 1938; excluded, January-June 1939, unless otherwise noted. See table C-13 for month and year benefits first payable in each State.

³ Includes irregular payments.

4 Data not reported.

5 Benefits not payable

⁶ Includes benefit payments for part-total unemployment.

TABLE C-18.—*Unemployment compensation: Amount of benefit payments¹ for partial unemployment,² by States and by months, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 22, 1939]

North Carolina	69,005	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)	(4)
North Dakota	24,264											
Ohio	634,191											
Oklahoma	214,940											
Oregon	468,230											
Pennsylvania ⁶												
Rhode Island	620,479	117,331	71,473	68,554	49,134	37,517	31,987	38,331	30,781	43,717	33,998	43,984
South Carolina	693,590	6	22,516	54,934	59,633	46,326	46,956	53,822	61,052	93,070	90,886	86,334
South Dakota	20,667							0	2,255	5,939	5,502	3,921
Tennessee	327,693		26,584	42,724	32,742	18,172	13,563	14,757	32,701	23,145	24,408	23,618
Texas	688,988	49,857	51,914	51,176	49,086	48,762	57,975	(4)	52,136	78,996	74,848	90,681
Utah	56,964	9,950	10,016	5,308	1,419	1,805	2,240	373,533	374,724	376,510	375,112	373,627
Vermont	67,804	8,121	6,577	6,000	6,062	5,659	5,681	4,184	5,225	4,891	5,735	4,480
Virginia	694,571	227,365	154,066	60,720	40,981	32,018	22,388	17,736	29,194	31,225	24,455	23,448
Washington	341,038							31,871	38,305	312,019	387,475	346,082
West Virginia	971,261	268,800	220,843	135,737	88,691	54,958	50,774	357,090	32,775	44,912	16,169	394,118
Wisconsin	507,123	43,006	28,444	69,606	59,589	68,534	71,192	37,281	19,389	32,769	30,169	24,649
Wyoming	91,006							366	9,944	22,555	22,563	27,116

¹ Unadjusted for returned or voided benefit checks. Irregular payments included by most States July-December 1938; excluded, January-June 1939, unless otherwise noted. See table C-13 for month and year benefits first payable in each State.

² For definitions of types of unemployment, see p. 236.

³ Includes irregular payments.

⁴ Data not reported.

⁵ Benefits not payable until July 1939.

⁶ Benefits for partial unemployment are not provided by State law in Massachusetts, Mississippi, New Jersey, New York, and Pennsylvania. None of the above,

except Mississippi, provides for payments of less than the full weekly benefit amount for total unemployment, i. e., "part-total" unemployment. In Kentucky, which pays benefits for part-total unemployment, the provision for benefits for partial unemployment is not effective until January 1940. Provision for payment of benefits for partial unemployment in Michigan became effective January 1939; in Nebraska, May 1939.

⁷ Payments for part-total unemployment included with payments for total unemployment. (See table C-17.)

TABLE C-19.—*Unemployment compensation: Average benefit and percentage distribution of number of benefits for total unemployment,¹ by amount of benefit check and by States, April-June 1939*

[Data reported by State agencies, corrected to Sept. 12, 1939]

State	Average weekly benefit	Percentage distribution of number of benefits in amounts of—								
		Less than \$2.00	\$2.00 to \$3.99	\$4.00 to \$5.99	\$6.00 to \$7.99	\$8.00 to \$9.99	\$10.00 to \$11.99	\$12.00 to \$13.99	\$14.00 to \$15.99	\$16.00 and over
Total	\$10.13	0.4	2.5	10.1	19.3	16.3	13.5	10.9	23.8	3.2
Alabama	7.21	1.7	10.1	24.5	29.4	13.3	8.4	4.5	8.1	
Alaska	15.13			1.3	3.0	3.8	4.2	3.1	4.3	80.3
Arizona	11.20		.6	3.2	12.2	14.2	18.4	15.5	35.9	
Arkansas	7.14	.7	15.4	29.1	20.6	10.9	7.3	7.4	8.6	
California	10.92				23.6	18.6	15.9	12.1	29.8	
Colorado	10.99	.1	.6	8.4	12.8	13.1	13.3	15.1	36.6	
Connecticut	9.85	.4	1.4	2.7	28.2	19.7	15.4	11.2	21.0	
Delaware	8.15				32.2	20.0	14.9	11.3	7.3	
District of Columbia	8.46	.4	6.3	21.2	24.2	16.4	9.9	5.8	14.3	
Florida	7.77	2.5	7.1	33.9	19.1	11.4	7.3	5.3	13.4	
Georgia	6.17	3.5	11.0	42.4	20.1	9.4	5.3	2.9	5.4	
Hawaii	8.93			17.6	23.5	22.7	17.7	7.2	11.3	
Idaho	9.76	1.0	2.4	11.4	12.6	10.3	12.3	14.7	35.1	.2
Illinois ⁴										
Indiana	11.10		.2	3.1	10.5	16.6	16.4	14.2	39.0	
Iowa	9.12	1.2	2.0	20.5	17.0	15.0	14.2	10.2	19.9	
Kansas	10.58	.2	1.2	10.1	12.0	13.8	12.5	11.9	38.3	
Kentucky	8.62			29.0	21.3	17.3	12.4	8.1	11.9	
Louisiana	8.30	.3	.6	35.8	21.9	13.9	8.4	5.2	3.9	10.0
Maine	7.37	.2	11.4	24.2	22.6	18.2	9.9	5.7	7.8	
Maryland	9.22			18.1	21.5	19.2	13.8	10.0	17.4	
Massachusetts	10.09			9.1	16.9	22.2	15.9	10.4	25.5	
Michigan	13.07	(5)	(5)	.4	7.9	9.6	11.4	13.3	14.1	43.3
Minnesota	12.18	(5)	.3	2.5	26.4	18.8	14.5	13.1	24.4	
Mississippi	5.89	6.0	22.8	32.3	18.3	7.6	4.0	3.0	6.0	
Missouri	8.49	1.4	3.5	21.5	20.3	17.0	11.7	8.2	16.4	
Montana ⁴										
Nebraska	8.70		2.8	17.6	18.7	19.1	13.6	11.1	17.1	
Nevada	12.74	.4	.8	1.4	5.6	8.5	12.7	14.3	56.3	
New Hampshire	8.81		.1	14.0	24.7	23.5	15.6	8.9	13.2	
New Jersey	9.62			18.2	17.6	15.6	12.6	9.8	26.2	
New Mexico	9.90		1.7	16.2	17.7	16.0	12.2	8.9	27.3	
New York	(6)				21.9	17.3	15.0	12.2	33.6	
North Carolina	5.88	5.0	26.4	29.3	20.0	9.2	4.6	2.2	3.3	
North Dakota	9.36	.1	.5	11.2	17.8	18.7	18.2	12.1	21.4	
Ohio	10.21	.2	2.4	8.9	17.7	18.6	17.4	13.1	21.7	
Oklahoma	10.21	.7	2.7	3.6	5.5	32.7	11.8	10.8	32.2	
Oregon	11.72	.3	.2	.5	12.0	12.7	13.4	16.1	44.8	
Pennsylvania	11.91				18.9	12.0	13.0	15.9	40.2	
Rhode Island	9.98	.6	2.5	2.6	21.9	22.6	19.3	10.3	10.2	10.0
South Carolina	6.31	.2	3.2	51.1	27.8	7.9	4.4	2.0	3.4	
South Dakota	9.45	.2	1.1	15.4	18.2	20.0	14.8	10.7	19.6	
Tennessee	7.17	1.8	7.6	31.4	24.7	14.9	7.1	4.1	8.4	
Texas ⁷										
Utah ⁸	10.13	1.4	4.4	5.8	20.2	13.4	11.7	12.8	30.3	
Vermont	9.38	.9	1.8	11.6	19.3	27.6	14.7	10.9	13.2	
Virginia	7.65			15.6	21.3	26.1	13.1	7.4	6.0	10.5
Washington	10.72	(5)	1.6	4.7	20.1	15.7	10.9	15.9	31.1	
West Virginia	7.82			12.7	22.1	18.4	15.9	12.3	7.3	11.3
Wisconsin ⁸	9.35	.2	1.8	5.7	13.5	21.1	24.7	11.8	21.2	
Wyoming	14.01	.1	.2	2.4	9.1	7.2	7.9	13.7	11.4	48.0

¹ For definitions of types of unemployment see p. 236.

² Based on May and June data only.

³ Based on June data only.

⁴ Benefits not payable until July 1939.

⁵ Less than 0.1 percent.

⁶ Comparable data not available.

⁷ Data not comparable; payments cover biweekly period.

⁸ Benefits for part-total unemployment included with benefits for total unemployment.

TABLE C-20.—Unemployment compensation: Average benefit and percentage distribution of number of benefits for partial unemployment,¹ by amount of benefit check and by States, April-June 1939

[Data reported by State agencies, corrected to Sept. 12, 1939]

State	Average weekly benefit	Percentage distribution of number of benefits in amounts of—									
		Less than \$2.00	\$2.00 to \$3.99	\$4.00 to \$5.99	\$6.00 to \$7.99	\$8.00 to \$9.99	\$10.00 to \$11.99	\$12.00 to \$13.99	\$14.00 to \$15.99	\$16.00 and over	
Total	\$5.44	11.1	25.2	24.4	17.1	11.1	6.2	3.4	1.3	0.2	
Alabama	5.87	10.5	21.7	23.4	21.9	11.3	5.3	2.3	3.5	.1	
Alaska	² 8.71	5.3	12.0	10.0	16.6	12.7	14.0	14.7	14.7		
Arizona	6.96	.3	15.6	17.5	20.1	20.7	10.9	10.1	4.8		
Arkansas	4.10	22.4	32.7	24.0	10.5	5.6	3.0	1.2	.6		
California	5.61	10.2	22.8	26.5	17.0	11.7	7.5	3.5	.8		
Colorado	7.33	6.7	15.3	19.7	18.0	16.0	12.4	9.8	2.1		
Connecticut	6.08		29.0	24.8	23.1	12.2	6.5	3.1	1.3		
Delaware	5.19	5.8	29.6	30.3	12.9	11.9	6.5	2.7	.3		
District of Columbia	5.89	9.7	19.4	24.1	18.3	13.6	8.1	4.9	1.7	.2	
Florida	5.54	.2	35.4	30.2	14.9	8.6	6.5	3.4	.8		
Georgia	3.61	29.0	36.8	19.4	8.6	3.5	2.0	.7			
Hawaii	5.11	5.3	31.6	29.3	19.5	9.8	2.3	1.5	.7		
Idaho	³ 7.75	6.7	10.2	14.0	17.5	15.0	13.7	13.4	8.0	1.5	
Illinois ⁴											
Indiana	5.41	9.5	24.4	21.6	18.2	14.3	7.9	3.4	.7		
Iowa	5.88	4.7	28.2	25.1	17.5	13.2	7.0	3.9	.4		
Kansas	5.63	15.2	19.6	19.3	15.5	14.0	10.0	4.7	1.7		
Kentucky ¹	6.97	5.2	17.6	22.4	18.9	17.0	10.4	6.1	2.4		
Louisiana	6.31	.4	23.2	33.1	17.1	11.7	6.3	4.8	2.2	1.2	
Maine	5.50		28.7	33.0	19.6	10.9	5.2	2.2	.4		
Maryland	6.22	.4	28.7	27.4	19.1	11.6	7.0	2.8	1.5	1.5	
Massachusetts ¹											
Michigan ⁵											
Minnesota	6.07	14.2	19.2	25.5	17.0	12.1	8.2	3.3	.5		
Mississippi ¹	3.92	34.3	26.4	15.7	10.7	5.6	3.4	2.8	1.1		
Missouri	5.47	14.3	25.4	21.1	15.5	12.3	7.0	3.0	1.4		
Montana ⁴											
Nebraska ⁶	6.67		3.7	37.1	25.9	18.5	11.1	3.7			
Nevada	10.16			7.7	13.8	17.7	24.1	21.6	15.1		
New Hampshire	5.57	10.4	21.3	24.6	17.1	12.6	7.8	4.3	1.5	.4	
New Jersey ¹											
New Mexico	6.79	6.6	18.0	19.7	20.1	13.7	12.7	7.3	1.9		
New York ¹											
North Carolina	4.12	27.4	33.0	19.6	9.1	4.9	3.1	1.8	1.1		
North Dakota	7.63		1.0	22.8	27.4	21.1	14.9	9.4	3.4		
Ohio	5.19	10.9	28.7	22.8	19.3	13.1	2.4	2.8			
Oklahoma	6.74	8.2	15.7	20.8	21.7	12.4	10.4	7.7	3.1		
Oregon	6.66	6.1	18.0	23.2	18.8	15.6	11.1	5.9	1.3		
Pennsylvania ¹											
Rhode Island	4.55	18.5	32.9	21.6	13.8	7.0	3.9	1.9	.4		
South Carolina	4.04	25.9	20.5	32.9	14.8	3.7	1.5	.4	.3		
South Dakota	5.85	9.8	20.3	26.2	16.3	13.4	9.4	4.2	.4		
Tennessee	4.97	7.1	38.5	27.6	12.0	6.2	3.0	1.6	4.0		
Texas ⁷											
Utah ⁸	8.34	7.1	18.0	15.7	10.7	10.7	3.8	4.4	29.6		
Vermont	4.92	12.5	32.0	25.5	14.2	9.2	4.0	1.6	1.0		
Virginia	4.57	10.6	41.1	25.1	11.6	5.8	3.6	2.0	.2		
Washington	4.79	12.3	20.9	23.6	16.2	14.5	8.3	3.6	.6		
West Virginia	5.71		32.1	22.1	23.0	11.0	10.3	1.2	.3		
Wisconsin ⁸	5.00	8.0	39.7	16.7	18.3	5.6	8.2	1.0	2.5		
Wyoming	10.54	.7	3.1	14.4	21.8	17.0	8.8	16.9	11.1	6.2	

¹ For definitions of types of unemployment see p. 236. Includes payments for part-total unemployment, except where otherwise noted. Payments for partial unemployment are not provided by State law in Massachusetts, Mississippi, New Jersey, New York, and Pennsylvania. None of the above, except Mississippi, provides for payments of less than the full weekly benefit amount for total unemployment, i. e., "part-total" unemployment. In Kentucky, which pays benefits for part-total unemployment, the provision for benefits for partial unemployment is not effective until January 1940.

² Based on May and June data only.

³ Based on June data only.

⁴ Benefits not payable until July 1939.

⁵ Data not comparable; benefit payments for partial unemployment made on monthly basis.

⁶ Benefits for partial unemployment first payable June 1939.

⁷ Data not comparable; payments cover biweekly period.

⁸ Benefits for part-total unemployment included with payments for total unemployment (see table C-19).

TABLE C-21.—*Unemployment compensation: State unemployment compensation funds available for benefits, collections and interest, and benefits charged, by States, fiscal year 1938-39*

[Data reported by State agencies, corrected to Sept. 15, 1939]

[In thousands]

State	Month and year benefits first payable	Collections and interest, fiscal year 1938-39			Funds available for benefits June 30, 1939	Ratio of total benefits charged to cumulative collections and interest, ² (percent)
		Total	Collections 1	Interest		
Total		\$914,265	\$829,845	\$803,006	\$26,839	35.4
States collecting quarterly, total		786,994	725,123	701,902	23,221	36.2
Alabama	January 1938	7,793	8,125	7,936	189	6,404
Alaska	January 1939	513	554	535	19	225
Arizona	January 1938	1,841	2,186	2,140	46	1,779
Arkansas	January 1939	3,708	3,427	3,303	124	1,000
California	January 1938	83,360	77,978	75,391	2,587	34,096
Colorado	January 1939	6,461	5,165	4,954	211	2,159
Connecticut	January 1938	13,421	16,084	15,677	407	7,762
Delaware	January 1939	2,838	2,333	2,238	95	4,773
Florida	do	7,121	6,352	6,109	243	775
Idaho	September 1938	2,551	2,030	1,962	68	2,169
Illinois	July 1939	85,036	69,139	66,162	2,977	20,691
Indiana	April 1938	27,727	20,226	19,624	602	20,262
Iowa	July 1938	9,966	8,361	8,097	264	6,276
Kansas	January 1939	7,209	5,939	5,695	244	1,519
Kentucky	do	13,582	11,392	10,940	452	3,004
Maine	January 1938	2,460	3,992	3,935	57	3,896
Maryland	do	8,084	11,749	11,523	226	7,738
Massachusetts	do	46,349	39,085	37,800	1,285	24,469
Michigan	July 1938	63,293	37,645	36,563	1,082	56,461
Minnesota	January 1938	12,276	14,481	14,119	362	8,533
Mississippi	April 1938	3,169	2,218	2,143	75	1,958
Missouri	January 1939	24,501	20,009	19,170	839	2,665
Montana	July 1939	3,427	2,797	2,682	115	—
Nebraska	January 1939	5,045	4,153	3,985	168	862
Nevada	do	1,049	971	936	35	422
New Jersey	do	44,692	45,551	43,977	1,574	8,824
New Mexico	December 1938	1,765	1,475	1,418	57	2,594

New York	107,132	122,522	119,280	3,242	85,677	143,977	47.9
Ohio	72,132	54,743	52,402	2,341	12,486	114,389	9.8
Oklahoma	9,853	5,917	5,620	2,297	2,820	12,950	17.9
Pennsylvania	67,884	77,248	75,532	1,716	66,180	78,952	56.7
Rhode Island	5,481	7,848	7,691	157	5,673	7,656	61.3
South Dakota	1,390	1,192	1,145	47	290	2,292	11.2
Tennessee	7,239	8,696	8,487	209	5,074	10,861	43.7
Utah	1,873	2,680	2,626	54	1,938	2,615	57.0
Virginia	9,409	10,187	9,913	274	5,672	13,924	37.3
Washington	13,693	9,209	8,782	427	3,633	19,269	15.9
Wyoming	1,671	1,464	1,410	54	759	2,376	24.2
States collecting monthly, total	127,271	104,722	101,104	3,618	49,303	182,690	30.8
District of Columbia	8,331	7,017	6,767	260	1,714	13,634	15.6
Georgia	11,370	8,837	8,479	358	1,489	18,708	7.4
Hawaii	2,257	1,886	1,808	78	95	4,048	2.3
Louisiana	10,651	9,844	9,551	293	6,033	14,462	34.2
New Hampshire	3,932	2,829	2,734	95	1,947	4,814	42.8
North Carolina	9,402	10,943	10,691	252	6,176	14,169	43.6
North Dakota	1,309	1,148	1,105	43	376	2,081	15.3
Oregon	4,882	6,574	6,439	135	4,812	6,644	56.6
South Carolina	6,267	4,610	4,424	186	1,782	9,095	16.4
Texas	26,998	23,520	22,733	787	11,532	38,986	28.1
Vermont	1,555	1,551	1,506	45	639	2,467	32.4
West Virginia	6,655	9,622	9,467	155	6,437	9,840	59.4
Wisconsin	33,662	16,341	15,410	931	6,261	43,742	23.6

¹ Figures are adjusted for refunds of contributions and for dishonored contribution checks. Employer contributions of 2.7 percent are collected in all States except the District of Columbia, Michigan, and New York, in which the rate is 3 percent. Employee contributions of 1 percent are collected in Alabama, California, Kentucky, and New Jersey; of 0.5 percent in Louisiana; and of 1.5 percent in Rhode Island. Employee contributions in Massachusetts were suspended for the period July 1, 1938-June 30, 1939.

² The percentages in this column relate the total benefits charged since the date benefits were first payable to all collections and interest credited since contributions were first payable.

³ Excludes data for Illinois and Montana, which did not pay benefits until July 1939.

• D •

PUBLIC ASSISTANCE

In addition to tabular material on the operation of public-assistance programs in States with plans approved by the Social Security Board, this appendix includes summary data on all types of public aid in the continental United States by 6-month periods, July 1935 through June 1939, and for all programs by States for the first half of 1939. The summary data on all public-assistance and Federal work programs (tables D-1—D-4) have been revised since the publication of the Third Annual Report to include the most recent data available and other programs for which data were not available last year—the transient program under the emergency relief administrations; general relief administered by local poor-law officials during the FERA period; and earnings of persons certified as in need of relief and of all other persons employed on work and construction projects financed in whole or in part from Federal funds.

The composite number of *recipients of all public assistance and earnings under Federal work programs* (table D-2) is expressed in terms of "households." A household, as used here, may comprise one or more families, or a family and an individual, or one or more individuals living together. The household unit has been used because the number of recipients under the several programs cannot be totaled since (1) the units of count vary among the programs; (2) some persons receive more than one type of public assistance and are counted under two or more programs; and (3) the counts under the several programs vary as to the time interval covered.

Recipients of special types of public assistance include recipients in States receiving Federal funds under titles I, IV, and X of the Social Security Act and also recipients of similar types of assistance in States not administering such aid under the act. In *old-age assistance* and *aid to the blind*, the recipient is the individual whose application for either type of assistance has been approved formally. This unit of count sometimes represents two or more eligible individuals in the same household. In *aid to dependent children*, two units of count are used—the family and the number of children for whom aid has been approved. The number of children aided may be less than the total number of children in families which receive aid.

For *general relief*, the unit of count is the case—either a family or an individual living alone—treated by the relief agency as a separate entity.

For *special programs of the Federal Emergency Relief Administration*, the unit of count is the individual under the student aid, emergency education, and transient programs; under the rural rehabilitation program, the unit is the case.

For *emergency grants made by the Farm Security Administration*, the unit is the grant voucher certified.

For *persons employed under Federal work programs*, the Civilian Conservation Corps figures represent enrollees; for Works Progress Administration, National Youth Administration, and other Federal work and construction projects, the unit of count is the individual employee.

TABLE D-1.—*Public assistance and Federal work programs: Amount of public assistance and earnings of persons employed under Federal work programs in the continental United States, by programs and by 6-month periods, July 1935-June 1939*¹

Program	Fiscal year 1935-36		Fiscal year 1936-37		Fiscal year 1937-38		Fiscal year 1938-39	
	July-Decem- ber 1935	January-June 1936	July-Decem- ber 1936	January-June 1937	July-Decem- ber 1937	January-June 1938	July-Decem- ber 1938	January-June 1939
Amount (in thousands)								
All public assistance and earnings of persons employed under Federal work programs	\$1,315,030	\$1,606,981	\$1,651,373	\$1,534,470	\$1,334,898	\$1,597,895	\$1,887,866	\$1,866,074
I. Public assistance:								
A. Special types ²	61,080	82,019	135,496	181,196	216,671	247,004	262,105	278,149
1. Old-age assistance	35,861	52,762	102,477	141,305	169,137	191,037	201,483	211,926
2. Aid to dependent children	21,139	23,237	26,226	32,323	38,931	46,556	50,882	56,144
3. Aid to the blind	4,080	6,020	6,793	7,568	8,603	9,411	9,740	10,979
B. General relief ³	580,302	248,780	190,235	211,684	195,184	256,124	219,938	252,095
C. Special programs of the Federal Emergency Relief Administration ⁴	29,702	2,688	1,185	467				
D. Subsistence payments certified by the Farm Security Administration ⁵	2,541	12,802	7,563	26,959	8,935	13,502	9,098	12,421
II. Earnings of persons employed under Federal work programs ⁶	641,404	1,260,692	1,316,894	1,114,164	914,108	1,081,265	1,396,725	1,323,409
A. Civilian Conservation Corps ⁷	193,360	153,279	139,112	131,504	114,252	111,084	119,082	118,477
B. Works Progress Administration ⁸								
1. Projects operated by the Works Progress Administration	238,018	816,900	775,139	680,174	506,092	731,248	991,029	883,960
2. Projects operated by other Federal agencies							28,554	34,929
C. National Youth Administration ⁹	6,364	16,781	9,120	18,491	5,796	12,576	7,022	14,093
1. Student aid								
2. Work projects								
D. Other Federal work and construction projects ¹⁰	203,662	12,249	16,634	18,775	13,889	17,405	24,155	25,847
		261,483	376,889	265,220	274,079	208,952	226,883	246,103

See footnotes at end of table.

TABLE D-1.—*Public assistance and Federal work programs: Amount of public assistance and earnings of persons employed under Federal work programs in the continental United States, by programs and by 6-month periods, July 1935–June 1939* 1—Continued

Program	Fiscal year 1935–36		Fiscal year 1936–37		Fiscal year 1937–38		Fiscal year 1938–39	
	July–December 1935	January–June 1936	July–December 1936	January–June 1937	July–December 1937	January–June 1938	July–December 1938	January–June 1939
	Percentage distribution							
All public assistance and earnings of persons employed under Federal work programs	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
I. Public assistance:								
A. Special types: ²								
1. Old-age assistance	2.7	3.3	6.2	9.2	12.7	12.0	10.7	11.4
2. Aid to dependent children	1.6	1.4	1.6	2.1	2.9	2.9	2.7	3.0
3. Aid to the blind	.3	.4	.4	.5	.7	.6	.5	.5
B. General relief ³	44.1	15.5	11.5	13.8	14.6	16.0	11.6	13.5
C. Special programs of the Federal Emergency Relief Administration ⁴	2.3	.2	.1	(1)	.1			
D. Subsistence payments certified by the Farm Security Administration ⁵	.2	.8	.5	1.8	.7	.8	.5	.7
II. Earnings of persons employed under Federal work programs: ⁶								
A. Civilian Conservation Corps ⁷	14.7	9.5	8.4	8.6	8.6	6.9	6.3	6.3
B. Works Progress Administration: ⁸	18.1	50.8	46.9	44.3	37.9	45.8	52.5	47.4
1. Projects operated by the Works Progress Administration							1.5	1.9
2. Projects operated by other Federal agencies								
C. National Youth Administration: ⁹	.5	1.0	.6	1.2	.4	.8	.4	.7
1. Student aid								
2. Work projects								
D. Other Federal work and construction projects ¹⁰	15.5	16.3	22.8	17.3	20.5	13.1	12.0	13.2

Amount per inhabitant ¹²

All public assistance and earnings of persons employed under Federal work programs		Amount per inhabitant ¹²							
		\$10.31	\$12.52	\$12.86	\$11.87	\$10.33	\$12.36	\$14.61	\$14.44
I. Public assistance:									
A. Special types: ¹									
1. Old-age assistance	.28	.41	.80	1.09	1.31	1.48	1.56	1.64	1.64
2. Aid to dependent children	.17	.18	.20	.25	.30	.36	.39	.43	.43
3. Aid to the blind	.03	.05	.05	.06	.07	.07	.08	.08	.08
B. General relief: ²	4.65	1.94	1.48	1.64	1.51	1.98	1.70	1.95	1.95
C. Special programs of the Federal Emergency Relief Administration: ⁴	.23	.02	.01	(18)	.07	.10	.07	.10	.10
D. Subsistence payments certified by the Farm Security Administration: ⁵	.02	.10	.06	.21	.07	.10	.07	.10	.10
II. Earnings of persons employed under Federal work programs: ⁶									
A. Civilian Conservation Corps: ⁷	1.52	1.19	1.08	1.02	.88	.86	.92	.92	.92
B. Works Progress Administration: ⁸									
1. Projects operated by the Works Progress Administration	1.87	6.36	6.04	5.26	3.92	5.66	7.67	6.84	6.84
2. Projects operated by other Federal agencies							.22	.27	.27
C. National Youth Administration: ⁹									
1. Student aid	.05	.13	.07	.14	.04	.10	.05	.11	.11
2. Work projects		.10	.13	.15	.11	.13	.19	.20	.20
D. Other Federal work and construction projects ¹⁰		2.04	2.93	2.05	2.12	1.62	1.76	1.90	1.90
1.60									

¹ Figures exclude cost of administration and of materials, equipment, and other items incident to operation of work programs. Figures are partly estimated and subject to revision. For information by months for January 1933-June 1939, see *Social Security Bulletin*, Vol. 2, No. 8 (August 1939).

² Figures for July 1935-January 1936 represent payments from State and local funds only. Figures for subsequent months represent payments to recipients from Federal, State, and local funds in States administering the 3 special types of public assistance under the Social Security Act, and from State and local funds only in States not participating under the act.

³ Figures for July 1935-March 1937 from the WPA, Division of Statistics. Figures for 1935 include obligations incurred for direct relief, earnings of relief and nonrelief persons (other than of administrative employees) employed under the general relief program of the FERA, and the estimated amount of obligations incurred for relief extended to cases by local authorities from public funds under the poor laws.

⁴ Figures from the WPA, Division of Statistics; include obligations incurred for relief extended to cases under the emergency education, student aid, rural rehabilitation, and transient programs of the emergency relief administrations largely financed from FERA funds.

⁵ Figures from the FSA represent net amount of emergency grant vouchers certified to cases during each month of period.

⁶ Figures include earnings of persons certified as in need of relief and earnings of all

other persons employed on work and construction projects financed in whole or in part from Federal funds. Figures for the CCC include earnings of enrolled persons only.

⁷ Figures estimated by the COC by multiplying average monthly number of persons enrolled by an average of \$70 per month. This average amount is based on amount of obligations incurred for cash allowances and for clothing, shelter, subsistence, and medical care of persons enrolled, and for certain other items.

⁸ Figures from the WPA, Division of Statistics; represent earnings of persons employed on projects financed from WPA funds and cover all pay-roll periods ended during each month of period.

⁹ Figures from the WPA, Division of Statistics; represent earnings during all pay-roll periods ended during each month of period.

¹⁰ Figures from the Bureau of Labor Statistics, Division of Construction and Public Employment; represent earnings on other work and construction projects financed in whole or in part from Federal funds and cover all pay-roll periods ended during monthly period ended on 15th of specified month.

¹¹ Less than 0.1 percent.

¹² Based on population estimated by the U. S. Bureau of the Census as of July 1, 1937.

¹³ Less than 1 cent.

TABLE D-2.—*Public assistance and Federal work programs: Recipients of public assistance and persons employed under Federal work programs in the continental United States, first month of each calendar quarter, July 1935–June 1939*¹

[In thousands]

Year and month	Estimated unduplicated number receiving public relief ²	Recipients of special types of public assistance ³				Cases for which subsistence payments were certified by the Farm Security Administration ⁶	Persons employed under Federal work programs ⁷			
		Households	Persons in these households	Old-age assistance	Aid to dependent children		Civilian Conservation Corps ⁸	Works Progress Administration ⁹	National Youth Administration ¹⁰	Other Federal work and construction projects ¹¹
					Families				Student aid	
1935	6,180	21,817	20,000	302	110	275	34	4,663	458	444
October	5,836	347	112	280	35	3,995	169	459	401	506
1936										
January	6,046	20,903	430	123	304	37	2,219	40	151	460
April	5,953	20,377	571	144	350	42	1,828	15	108	665
July	5,479	18,095	788	158	388	42	1,453	10	41	878
October	5,968	19,187	973	154	379	44	1,396	9	88	801
1937										
January	5,973	19,156	1,150	166	411	47	1,662	10	13	544
April	5,878	18,366	1,296	183	450	49	1,550	-	306	17
July	4,885	14,817	1,392	196	482	50	1,257	-	405	181
October	4,838	14,162	1,503	215	533	54	1,270	-	(12)	165
1938										
January	5,771	17,505	1,600	234	578	57	1,893	-	108	442
April	6,578	20,355	1,662	252	622	60	1,815	-	262	146
July	6,638	20,688	1,708	260	640	63	1,612	-	284	334
October	7,076	21,760	1,748	271	664	65	1,496	-	2,912	391
1939									291	215
January	7,135	21,744	1,792	288	702	67	1,772	-	310	460
April	6,989	20,989	1,834	296	715	68	1,724	-	0	322

¹ Figures exclude administrative employees and are partly estimated and subject to revision. For information by months for January 1933-June 1939, see *Social Security Bulletin*, Vol. 2, No. 8 (August 1939), pp. 42-43; for information by States for June 1939, see table D-4.

² Estimated by the WPA, Division of Statistics.

³ Includes recipients of the 3 special types of public assistance in States administering these programs under the Social Security Act and recipients of similar types of assistance in States not participating under the act.

⁴ Figures for July 1935-January 1937 from the WPA, Division of Statistics; represent the number aided during month.

⁵ Figures from the WPA, Division of Statistics; include cases receiving relief during month under emergency education, student aid, rural rehabilitation, and transient programs of the emergency relief administrations largely financed from FERA funds.

⁶ Figures from the FSA represent net number of emergency grant vouchers certified to cases during month. Ordinarily only 1 grant voucher per case is certified per month.

⁷ Figures include persons certified as in need and all other persons employed

on work and construction projects financed in whole or in part from Federal funds. Figures for the CCC include enrolled persons only.

⁸ Figures are averages computed by the CCC from reports on number of persons enrolled on 10th, 20th, and last day of each month except for the Indian Division, for which averages are computed from daily reports.

⁹ Figures from the WPA, Division of Statistics; represent average weekly number of persons employed during month on projects financed from WPA funds.

¹⁰ Figures from the WPA, Division of Statistics; represent number of different persons employed during month.

¹¹ Figures from the Bureau of Labor Statistics, Division of Construction and Public Employment; represent average weekly number of persons employed on other work and construction projects financed in whole or in part from Federal funds during monthly period ended on 15th of specified month.

¹² Less than 500 persons

¹³ For administrative reasons, some payments which would have been certified in December 1936 were not certified until January 1937.

TABLE D-3.—*Public assistance and Federal work programs: Amount of public assistance and earnings of persons employed under Federal work programs in the continental United States, by States, January-June 1939.*¹

[In thousands]

State	All public assistance and earnings of persons employed under Federal work programs	Obligations incurred for—	Earnings of persons employed under Federal work programs			
			Subsistence payments certified by the Farm Security Administration	Civilian Conservation Corps	Works Progress Administration	National Youth Administration
Total	\$1,866,074	\$278,149	\$12,421	\$118,477	\$883,960	\$14,093
Alabama	24,592	1,355	130	348	3,207	12,252
Arizona	8,987	1,616	241	267	1,108	2,974
Arkansas	17,523	841	110	221	3,227	10,075
California	121,249	30,305	23,449	477	4,139	41,072
Colorado	22,955	7,509	1,292	134	1,134	8,427
Connecticut	23,226	2,864	3,729	3	1,310	9,976
Delaware	2,717	264	258	3	209	973
District of Columbia	13,393	804	270	349	3,964	837
Florida	22,047	3,628	322	59	1,840	11,925
Georgia	23,516	2,232	240	250	3,575	12,623
Idaho	6,904	1,549	4213	34	515	3,022
Illinois	134,439	16,877	26,398	44	6,359	72,756
Indiana	48,637	9,076	4,465	16	2,740	26,819
Iowa	24,146	6,683	3,230	7	1,645	8,809
Kansas	20,056	3,749	1,703	637	1,514	8,583
Kentucky	25,742	2,400	4,280	105	2,755	14,616
Louisiana	23,630	3,257	632	95	2,630	11,571
Maine	9,511	1,924	1,567	12	1,741	2,691
Maryland	15,532	3,392	1,447	7	1,181	4,270
Massachusetts	89,531	16,967	11,339	6	3,651	44,864
Michigan	78,832	10,820	9,924	48	3,832	46,143
Minnesota	46,049	9,856	6,929	261	3,030	21,966
Mississippi	16,492	874	24	162	2,613	8,596
Missouri	51,149	10,228	2,632	793	4,518	26,682
Montana	14,697	1,758	610	880	984	5,730
Nebraska	17,931	3,458	757	700	1,386	8,495

TABLE D-4.—*Public assistance and Federal work programs: Recipients of public assistance and persons employed under Federal work programs in the continental United States, by States, June 1939.*¹

State	Recipients of special types of public assistance			Persons employed under Federal work programs				
	Old-age assistance	Aid to dependent children	Aid to the blind	Cases receiving general relief	Works Progress Administration		National Youth Administration	
		Families	Children		Civilian Conservation Corps ²	Projects operated by other Federal agencies	Student aid	Work projects
Total	1,844,851	311,036	748,422	68,038	1,568,391	68,716	\$ 241,010	2,436,099
Alabama	16,614	5,519	16,329	526	2,019	601	7,237	49,877
Arizona	7,320	2,500	6,753	318	2,888	3,282	2,437	7,613
Arkansas	17,089	4,003	10,915	631	3,866	2,610	4,294	43,709
California	131,979	19,756	34,183	6,476	123,127	4,228	8,096	100,364
Colorado	38,824	4,833	11,861	610	12,049	951	2,304	22,488
Connecticut	15,616	1,426	3,340	6141	20,681	3	2,260	23,230
Delaware	2,810	495	1,172	—	1,452	36	404	3,157
District of Columbia	3,281	968	2,853	209	1,564	—	661	10,476
Florida	37,544	3,936	10,408	2,385	8,070	217	3,945	41,750
Georgia	22,298	3,733	10,178	990	5,933	601	7,958	52,640
Idaho	8,396	2,646	6,287	292	7,2,100	502	909	8,660
Illinois	132,518	7,7,500	17,000	77,700	186,684	467	11,518	198,914
Indiana	63,712	16,721	34,471	2,474	45,974	168	5,388	76,121
Iowa	52,085	73,000	77,000	1,366	27,202	67	2,943	2,239
Kansas	24,233	5,966	13,519	1,087	18,633	3,318	3,110	26,376
Kentucky	45,028	7,243	7,797	—	75,200	456	6,130	27,786
Louisiana	30,045	10,952	31,213	919	7,769	717	5,513	42,485
Maine	11,871	1,328	3,400	1,241	10,131	82	1,353	7,299
Maryland	17,668	7,652	20,711	656	7,559	36	2,385	13,290
Massachusetts	79,098	10,452	24,859	1,144	63,117	26	6,272	100,875
Michigan	83,275	14,329	32,803	757	61,874	403	7,386	122,464
Minnesota	66,381	7,656	18,904	815	37,787	802	6,156	52,932
Mississippi	19,764	7,166	7,415	562	1,013	3,353	5,824	2,253
Missouri	75,896	10,187	24,044	73,655	36,650	3,154	9,826	1,338
Montana	12,177	2,165	6,043	143	5,161	4,906	2,144	8,779
Nebraska	27,157	4,931	4,167	644	8,416	3,039	2,877	1,958

APPENDIX D

Nevada.....	1,673	1,69
New Hampshire.....	4,102	0
New Jersey.....	16,358	224
New Mexico.....	3,573	22
New York.....	1,818	22
North Carolina.....	7,987	143
North Dakota.....	78,288	6,635
Ohio.....	4,652	2,836
Oklahoma.....	4,652	2,174
Oregon.....	7,715	10,671
Pennsylvania.....	1,023	1,234
Rhode Island.....	1,233	1,285
South Carolina.....	6,931	1,800
South Dakota.....	16,9	1,800
Tennessee.....	1,673	1,673
Texas.....	862	1,673
Utah.....	6,931	1,673
Vermont.....	16,9	1,673
Virginia.....	16,9	1,673
Washington.....	16,9	1,673
West Virginia.....	16,9	1,673
Wisconsin.....	16,9	1,673
Wyoming.....	16,9	1,673
Total	1,673	1,673
327	550	5
134	77	22
2,205	77,600	22
4,340	761,900	22
29,417	10,808	217
3,867	1,653	201
110	2339	317
32	580	1,145
8	149	21,514
116	275	2,658
67	711	5,802
19	825	1,122
81	949	1,906
6	534	21,514
24	985	5,802
15	103	1,122
21	206	1,906
118	047	21,514
13	609	5,802
5	667	1,122
13	722	1,906
38	808	2,658
18	168	5,802
46	566	1,122
3	210	1,906
275	181	275,181
32	580	2,658
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	1,906
15	103	2,658
21	206	5,802
118	047	1,122
13	609	2,658
5	667	5,802
13	722	1,122
38	808	2,658
18	168	5,802
46	566	1,122
3	210	1,906
347	13,973	13,973
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	201,922	201,922
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
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118	047	2,658
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13	722	2,658
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18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	1,122
118	047	2,658
13	609	5,802
5	667	1,122
13	722	2,658
38	808	5,802
18	168	1,122
46	566	2,658
3	210	5,802
13,973	182,240	182,240
8	149	5,802
116	275	1,122
67	711	1,906
19	825	2,658
81	949	5,802
6	534	1,122
24	985	2,658
15	103	5,802
21	206	

*of public assistance: Number of recipients and amount of obligations incurred in States with plans approved by the Social Security Board, by months and fiscal years, February 1936-June 1939.*¹

[Data reported by State agencies, corrected to July 15, 1989]

Fiscal year and month		Number of recipients		Amount of obligations incurred for payments to recipients:			
		Old-age assistance	Aid to dependent children; Families	Aid to the blind	Old-age assistance	Aid to dependent children; children	Aid to the blind
Total, fiscal year 1935-36 (5 months)							
February					\$41,236,189	\$33,805,149	\$5,621,066
March		26,670	68,915	12,064	4,644,154	3,752,455	604,962
April		27,446	70,300	13,099	5,292,303	4,335,522	641,163
May		56,952	141,552	16,376	8,807,061	7,087,664	1,334,345
June		61,500	152,082	16,641	10,782,622	8,977,539	1,405,943
		69,664	175,144	17,571	11,710,049	9,651,969	1,634,643
Total, fiscal year 1936-37							
July		89,372	223,001	26,500	15,783,748	13,030,934	2,106,224
August		83,999	215,024	26,901	17,886,014	14,890,365	2,332,124
September		91,738	235,785	27,478	19,539,565	16,285,430	2,617,830
October		105,312	267,016	27,981	21,435,174	17,953,719	2,776,849
November		109,166	277,198	28,456	22,992,494	19,312,868	2,956,849
December		111,914	284,601	28,969	24,636,861	20,731,959	3,160,648
January		117,761	299,757	29,417	25,677,890	21,594,369	3,333,145
February		122,456	310,488	30,117	26,756,822	22,486,548	3,503,164
March.		126,430	325,060	30,993	28,087,666	23,553,047	3,746,879
April		129,438	341,083	31,594	29,004,268	24,312,544	3,896,532
May		165,498	406,689	33,734	30,655,490	24,705,131	5,103,776
June		171,410	421,837	35,042	30,527,241	24,412,863	5,239,847
Total, fiscal year 1937-38							
July		175,022	431,626	37,248	32,149,009	25,819,773	5,406,314
August		182,850	452,568	38,618	33,193,505	26,608,569	5,637,514
September		193,696	480,561	40,136	34,856,835	27,865,117	5,957,652
October		199,334	495,452	41,185	35,908,857	28,640,469	6,211,890
November		204,464	508,419	42,560	37,304,499	29,661,716	6,554,448
December		211,579	526,609	43,718	38,669,133	30,733,959	6,816,868
January		218,009	541,224	33,595	39,050,567	31,227,485	7,014,662
February		224,737	557,613	35,149	39,510,599	31,443,874	7,222,237
March		231,001	572,582	36,393	40,217,107	31,821,575	7,524,472

April	1,664,541	236,241	585,190	37,218	40,522,123	32,115,413	7,530,714	7,530,714	875,996
May	1,680,052	240,079	594,024	38,131	40,787,565	32,364,745	7,540,168	7,540,168	882,652
June	1,659,295	243,422	603,335	38,825	40,873,339	32,323,431	7,644,607	7,644,607	905,301
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Total, fiscal year 1938-39									
July	1,710,834	244,712	606,164	39,595	41,495,014	32,895,290	7,671,441	7,671,441	928,283
August	1,720,108	251,739	620,165	40,205	41,904,865	32,984,748	7,978,646	7,978,646	941,471
September	1,735,171	254,857	628,912	41,015	42,357,853	33,330,787	8,071,327	8,071,327	955,739
October	1,639,977	257,426	633,835	41,458	40,317,448	31,161,831	8,188,407	8,188,407	967,210
November	1,765,911	261,112	641,728	42,267	43,464,305	34,058,936	8,422,078	8,422,078	983,291
December	1,780,926	266,228	654,304	42,947	44,426,414	34,809,939	8,614,866	8,614,866	1,001,609
January	1,794,432	274,119	671,008	43,396	45,043,940	35,133,314	8,900,404	8,900,404	1,010,222
February	1,806,879	282,674	687,715	43,781	45,332,567	35,246,202	9,066,956	9,066,956	1,019,409
March	1,820,469	284,706	690,845	44,003	45,495,848	35,304,985	9,166,812	9,166,812	1,024,051
April	1,836,795	282,473	684,852	44,174	45,315,032	35,398,626	8,892,628	8,892,628	1,023,778
May	1,838,377	285,724	691,645	44,200	45,254,668	35,284,394	8,948,797	8,948,797	1,021,477
June	1,847,856	297,557	718,414	44,457	46,172,064	35,887,421	9,255,641	9,255,641	1,029,002

¹ Federal funds were first made available to States for February 1936. Figures include relatively small numbers of cases eligible under State laws for which no Federal funds may be expended and payments to individuals in excess of amounts which can be matched from Federal funds; and exclude States not administering Federal funds.

² Includes estimates for Hawaii for June 1937-May 1938.

³ From Federal, State, and local funds. Excludes cost of administration and of hospitalization and burials; prior to July 1937, excludes obligations incurred for assistance in kind and for payments to persons other than recipients for rendering services to recipients.

TABLE D-6.—*Special types of public assistance: Amount of obligations incurred for payments to recipients of old-age assistance and amount per inhabitant in States with plans approved by the Social Security Board, by States and by 6-month periods, July 1936-June 1939*

[Corrected to July 15, 1939]

State	Amount of obligations incurred (in thousands) ¹						Amount per Inhabitant ¹								
	Fiscal year 1936-37	Fiscal year 1937-38	Fiscal year 1938-39	Fiscal year 1936-37	Fiscal year 1937-38	Fiscal year 1938-39	July-December 1936	January-June 1937	July-December 1937	January-June 1938	July-December 1937	January-June 1938	July-December 1938	January-June 1939	Fiscal year 1938-39
Total	\$102,164	\$141,065	\$169,330	\$191,297	\$199,242	\$212,255	\$0.91	\$1.25	\$1.33	\$1.51	\$1.54	\$1.64	\$1.64	\$1.64	\$1.64
Alabama	671	700	859	934	895	913	.23	.24	.30	.32	.31	.32	.32	.32	.32
Alaska			99	138	170	194			1.59	2.22	2.74	3.13			
Arizona			523	891	1,023	1,108			1.27	2.16	2.48	2.69			
Arkansas			1,041	1,022	712	620			.51	.50	.35	.30			
California			17,251	21,451	23,881	25,136	1.67	2.24	2.80	3.49	3.88	4.08			
Colorado			6,541	6,350	6,358	6,559	3.66	4.39	6.11	5.93	5.94	6.12			
Connecticut			4,684	2,177	2,222	2,376	2,419	1.14	1.25	1.28	1.37	1.39			
Delaware			1,976	1,88	175	168			.74	.72	.67	.64	.67		
District of Columbia			182	404	466	492			.70	.64	.74	.78	.80		
Florida			124	307	2,506	2,664	3,031	.11	.40	.89	1.50	1.60	1.81		
Georgia			184	1,479	1,571	1,843	1,614				.51	.60	.52		
Hawaii			27	50	104	122	134	.07		.28					
Idaho			1,055	1,120	1,057	1,088	1,127	1,084	2.17	.26	.31	.34			
Illinois			4,966	11,262	11,787	12,743	13,587	14,639	.63	2.31	2.14	2.29	2.20		
Indiana			2,258	3,404	3,886	4,117	4,730	5,889	6,130	1.44	1.50	1.62	1.86		
Iowa			2,555	2,935	4,214	5,505	5,889	6,126	6,656	.65	1.12	1.19	1.36		
Kansas			2,555	2,555	753	2,004	2,367	2,249	2,336	1.00	1.15	1.65	2.40		
Kentucky			227	1,454	2,304	1,576	1,640	1,847		.08	.50	.79	.54		
Louisiana			773	1,181	1,465	1,511	1,491	1,452		.36	.56	.69	.80		
Maine			351	452	1,45	714			.41	.53	.17	.77	.87		
Maryland			1,088	1,356	1,588	1,755	1,803	1,836		.65	.81	.95	1.09		
Massachusetts			5,883	8,971	10,241	11,393	12,275	13,186		1.33	2.03	2.31	2.77	2.98	
Michigan			3,049	3,481	5,989	7,777	7,647	6,64		.73	1.24	1.61	1.48	1.58	
Minnesota			5,586	6,856	7,307	7,503	7,809	8,166		2.12	2.60	2.76	2.83	2.94	
Mississippi			362	433	422	425	6,675	7,850	8,434	.18	.22	.21	.33	.42	
Missouri			3,275	3,107	5,740	5,707	5,745	5,750		.83	.78	1.44	1.67	1.97	
Montana			713	1,154	1,347	1,459	1,518	1,403		1.34	2.17	2.50	2.71	2.60	
Nebraska			2,141	2,832	2,223	2,528	2,512	2,667		1.57	2.08	1.63	1.85	1.96	
Nevada			436	466	502	528	525	344							
New Hampshire			383	466	502	528	525	593							

New Jersey.....	1,894	2,309	2,568	3,024	3,367	.44	.53	.65	.69	.70
New Mexico.....	214	257	238	289	268	.51	.61	.56	.62	.64
New York.....	8,161	11,630	13,967	15,017	15,534	.63	.90	1.08	1.16	1.23
North Carolina.....			703	1,506	1,721	1,849		.20	.43	.63
North Dakota.....	499	652	709	767	798	848		.93	1.00	1.20
Ohio.....	13,158	14,160	13,682	14,736	12,734	15,307	1.96	2.11	2.03	1.13
Oklahoma.....	1,893	4,961	6,067	6,028	6,177	7,653	.75	1.96	2.38	2.42
Oregon.....	1,430	1,586	1,653	2,074	2,353	2,450	1.41	1.56	1.61	2.29
Pennsylvania.....	6,727	10,298	12,343	12,021	11,365	10,052	.66	1.02	1.21	1.18
Rhode Island.....	265	421	563	678	710	717	.39	.62	.83	1.00
South Carolina.....										
South Dakota.....	409	1,037	997	1,750	1,925	1,841		.59	1.50	.61
Tennessee.....										
Texas.....	7,595	9,825	9,527	9,181	9,325	9,685	1.24	1.61	1.54	.62
Utah.....	605	822	1,462	1,910	1,747	1,675	1.17	1.59	2.82	1.49
Vermont.....										
Virginia.....	274	274	396	454	448	514	.72	.72	1.04	1.17
Washington.....										
West Virginia.....	2,981	3,774	4,585	5,077	4,874	5,083	1.81	2.30	2.77	.07
Wisconsin.....	72	1,234	1,643	1,550	1,489	1,494	.04	.67	.88	.94
Wyoming.....	3,567	4,091	4,378	4,746	5,191	5,737	1.23	1.41	1.50	.80
	310	339	359	367	379	412	1.33	1.46	1.53	1.61

¹ From Federal, State, and local funds. Excludes cost of administration and of hospitalization and burials; prior to July 1937, excludes obligations incurred for assistance in kind and for payments to persons other than recipients for rendering services to recipients.

² Based on population estimated by the U. S. Bureau of the Census as of July 1, 1937, except the fiscal year 1936-37 which is based on estimated population as of July 1, 1936.

TABLE D-7.—*Special types of public assistance: Amount of obligations incurred for payments to families receiving aid to dependent children and amount per inhabitant, in States with plans approved by the Social Security Board, by States and by 6-month periods, July 1936-June 1939*

[Corrected to July 15, 1939]

State	Amount of obligations incurred (in thousands) ¹				Amount per inhabitant ²									
	Fiscal year 1936-37	Fiscal year 1937-38	Fiscal year 1938-39	Fiscal year 1936-37	July-December 1936	January-June 1937	July-December 1937	January-June 1938	July-December 1937	January-June 1938	July-December 1938	January-June 1939	July-December 1938	January-June 1939
Total.....	\$15,950	\$24,823	\$36,585	\$44,477										
Alabama.....	335	343	370	414	515	416	512	512	13	14	.18	.14		
Arizona.....	129	186	256	309	373	462	32	46	.62	.75	.91	.12		
Arkansas.....	171	292	309	289	216	196	.08	.14	.15	.14	.11	.10		
California.....	1,597	1,871	2,260	2,740	3,015	3,349	.26	.31	.37	.45	.49	.54		
Colorado.....	350	563	599	649	697	847	.33	.53	.56	.61	.65	.79		
Delaware.....	57	71	80	97	88	89	.22	.27	.31	.37	.34	.34		
District of Columbia.....	361	360	317	363	300	267	.58	.58	.50	.58	.48	.43		
Florida.....					128	392					.08	.23		
Georgia.....					482	566	544				.18	.18		
Hawaii.....		22	175	183	181	205					.05	.45	.51	
Idaho.....	239	348	351	379	414	426	.49	.72	.71	.77	.84	.86		
Indiana.....	133	981	1,766	2,177	2,409	2,656	.04	.28	.51	.63	.69	.76		
Kansas.....			230	654	780	968			.12	.35	.42	.52		
Louisiana.....	644	807	966	1,055	1,156	1,342	.30	.38	.45	.49	.54	.63		
Maine.....	263	282	277	299	299	299	.31	.33	.32	.36	.35	.35		
Maryland.....	903	999	1,150	1,342	1,403	1,475	.54	.60	.69	.80	.84	.88		
Massachusetts.....	1,744	2,038	2,489	2,958	3,300	3,631	.39	.46	.56	.67	.75	.82		
Michigan.....	2,047	2,047	2,371	2,772	2,752	3,065	.17	.43	.49	.57	.57	.63		
Minnesota.....			580	1,093	1,322	1,570			.22	.41	.50	.59		
Missouri.....				342	1,132	1,254					.09	.28	.31	
Montana.....					310	346								
Nebraska.....	357	582	541	659	666	723	.26	.43	.40	.48	.49	.53		
New Hampshire.....	74	78	83	80	88	14	.15	.15	.16	.16	.16	.17		
New Jersey.....	1,691	1,758	1,849	1,960	1,909	2,011	.39	.41	.43	.45	.44	.46		
New Mexico.....	97	157	169	217	170	195	.23	.37	.40	.51	.40	.46		
New York.....		2,115	6,870	7,879	9,569	10,405			.16	.53	.61	.74	.80	
North Carolina.....			223	693	682	741				.06	.17	.20	.21	
North Dakota.....				18	144	227					.03	.22	.22	

Ohio.....	1,328	1,846	2,154	2,503	2,585	2,551	.20	.28	.38
Oklahoma.....	312	622	1,007	1,386	1,218	1,301	.12	.25	.48
Oregon.....		18	176	265	338	392	.02	.17	.26
Pennsylvania.....		2,631	3,460	3,642	3,635	4,586	.15	.26	.34
Rhode Island.....		209	256	258	284	304		.31	.38
South Carolina.....				85	258	323		.05	.19
Tennessee.....				432	1,000	1,112	1,076		.15
Utah.....				460	522	541	622	.63	.35
Vermont.....				40	41	50	76	.10	.89
Virginia.....						51	124		
Washington.....						1,001	979	.51	
West Virginia.....						1,097	1,129		
Wisconsin.....						1,230	723		
Wyoming.....						1,701	1,887		
						118	115		
						99	108		

¹ From Federal, State, and local funds. Excludes cost of administration and of hospitalization and burials; prior to July 1937, excludes obligations incurred for assistance in kind and for payments to persons other than recipients for rendering services to recipients.

² Based on population estimated by the U. S. Bureau of the Census as of July 1, 1937, except the fiscal year 1936-37 which is based on estimated population as of July 1, 1936.

TABLE D-8.—*Special types of public assistance: Amount of obligations incurred for payments to recipients of aid to the blind and amount per inhabitant, in States with plans approved by the Social Security Board, by States and by 6-month periods, July 1936–June 1939*

[Corrected to July 15, 1939]

State	Amount of obligations incurred (in thousands) ¹						Amount per inhabitant ²					
	Fiscal year 1936-37	July-December 1936	January-June 1937	Fiscal year 1937-38	July-December 1937	January-June 1938	Fiscal year 1938-39	July-December 1938	January-June 1939	Fiscal year 1937-38	July-December 1938	January-June 1939
Total	\$4,159	\$4,822	\$6,168	\$5,188	\$5,778	\$6,128	\$6,128	\$0.07	\$0.06	\$0.06	\$0.06	\$0.06
Alabama	4	18	24	25	26	26	(2)	.01	.01	.01	.01	.01
Arizona	14	20	31	38	42	46	.03	.05	.08	.09	.10	.11
Arkansas	22	35	38	36	27	25	.01	.02	.02	.01	.01	.01
California	914	994	1,312	1,577	1,711	1,820	.15	.16	.21	.26	.28	.30
Colorado	86	—	94	96	102	103	.08	.09	.09	.10	.10	.10
Connecticut	—	—	—	—	22	27	—	—	—	—	—	.02
District of Columbia	9	19	25	31	34	35	.01	.03	.04	.05	.05	.06
Florida	—	—	—	75	173	205	—	—	—	.04	.10	.12
Georgia	—	—	—	67	78	74	—	—	—	.02	.03	.02
Hawaii	—	—	2	5	6	6	—	—	—	.01	.01	.01
Idaho	36	37	37	38	38	38	.07	.08	.08	.08	.08	.08
Indiana	121	183	229	263	283	291	.03	.05	.07	.08	.08	.08
Iowa	—	3	126	171	186	—	—	—	—	.05	.07	.07
Kansas	—	—	17	82	111	125	—	—	—	.01	.04	.06
Louisiana	—	—	28	47	55	68	—	—	—	.01	.02	.03
Maine	111	134	148	166	170	172	.13	.16	.17	.19	.20	.20
Maryland	62	69	72	72	78	81	.04	.04	.04	.05	.05	.05
Massachusetts	97	100	112	129	140	150	.02	.02	.02	.03	.03	.03
Michigan	33	64	79	84	93	109	.01	.01	.02	.02	.02	.02
Minnesota	—	—	55	78	104	120	—	—	—	.03	.04	.05
Mississippi	—	—	—	5	22	—	—	—	—	—	—	.01
Montana	—	—	—	11	17	—	—	—	—	—	—	.03
Nebraska	57	62	63	68	71	67	.04	.05	.05	.05	.05	.05
New Hampshire	30	33	35	37	38	42	.06	.07	.07	.08	.08	.08
New Jersey	58	61	68	75	79	84	.01	.01	.02	.02	.02	.02
New Mexico	11	16	16	20	17	18	.03	.04	.04	.05	.04	.04
New York	—	47	278	334	370	388	—	—	—	.02	.03	.03
North Carolina	—	—	111	161	173	170	—	—	—	.03	.05	.05
North Dakota	—	2	8	11	13	14	—	—	—	.01	.02	.02
Ohio	317	378	412	435	460	468	—	—	—	.06	.06	.07

Oklahoma	74	182	166	194	193	.03	.07	.08	.08
Oregon	35	55	65	66	66	.03	.06	.06	.06
Pennsylvania	1,657	1,812	1,937	17	58	.05	.06	.06	.06
South Carolina					47	.18	.19	.19	.19
South Dakota					55				
Tennessee	30	36	29	84	25	.24	.24	.24	.24
Utah	10	10	37	84	124	.124	.124	.124	.124
Vermont			36	36	32	.06	.07	.07	.07
Virginia			10	15	14	.03	.03	.03	.03
Washington	148	149	149	191	208	.187	.187	.187	.187
West Virginia					190	.09	.09	.09	.09
Wisconsin					79	.09	.09	.09	.09
Wyoming		37			80	.09	.09	.09	.09
					260	.09	.09	.09	.09
					259	.16	.16	.16	.16
					262				
					28				
					29				

¹ From Federal, State, and local funds. Excludes cost of administration and of hospitalization and burials; prior to July 1937, excludes obligations incurred for assistance in kind and for payments to persons other than recipients for rendering services to recipients.

¹ Based on population estimated by the U. S. Bureau of the Census as of July 1, 1937, except the fiscal year 1936-37 which is based on estimated population as of July 1, 1936.
² Less than 1 cent.

LESSONS IN CIVIL

Assistance: Recipients June 1939 and applications for assistance pending as of June 30, 1939, in States with plans approved by the Social Security Board, by States

[Data reported by State agencies, corrected to July 15, 1939]

State	Old-age assistance			Aid to dependent children			Aid to the blind					
	Applications pending June 30, 1939			Recipients			Applications pending June 30, 1939					
	Recipients Number	Number per 1,000 estimated population 65 and over ¹	Number per 100 recipients	Families	Children	Number of children per 1,000 estimated population under 16 ¹	Number (families)	Number per 100 recipients	Number per 100,000 estimated population ²	Number	Number per 100,000 estimated population ²	Number per 100 recipients
Total	1,847,856	3,232	246,478	13.3	297,557	718,414	24	65,721	22.1	44,457	46	5,562
Alabama	16,614	1,151	2,924	17.6	5,519	16,329	16	627	11.4	526	18	53
Alaska	1,217	304	67	5.5	2,500	6,753	63	124	5.0	318	18	5.7
Arizona	7,320	431	319	4.4	4,003	10,915	16	3,927	98.1	631	31	283
Arkansas	17,089	212	12,699	74.3	4,341	13,756	4	1,171	8.5	6,476	105	505
California	131,979	287	9,766	7.4	183	11,861	40	250	5.2	610	57	38
Colorado	481	481	706	1.8	4,833	11,861				6,141	68	45
Connecticut	15,616	133	1,401	9.0	95	1,172	17	71	14.3	209	33	29
Delaware	2,810	134	189	6.7	968	2,853	22	4,877	7 185.4	2,385	143	440
District of Columbia	3,281	78	295	9.0	936	10,408	22					
Florida	37,544	395	4,845	12.9	3,936	10,408						
Georgia	22,298	170	45,540	204.2	3,733	10,178	10	8,920	238.9	990	32	1,090
Hawaii	1,788	183	93	5.2	1,005	3,511	26	75	7.5	68	17	3
Idaho	8,396	314	364	4.3	2,646	6,287	41	147	5.6	292	59	3
Illinois	132,518	265	10,641	8.0								
Indiana	63,712	220	3,717	5.8	16,721	34,471	37	1,210	7.2	2,474	71	334
Iowa	52,085	238	2,805	5.4						1,366	54	78
Kansas	24,233	208	1,124	4.6	5,966	13,519	27	304	5.1	1,087	58	103
Kentucky	45,028	243	8,115	18.0								
Louisiana	30,045	371	4,877	16.2	10,952	31,213	46	2,162	19.7	919	43	148
Maine	11,871	138	10,078	84.9	1,328	3,400	14	884	66.6	1,241	145	31
Maryland	17,668	163	2,779	15.7	7,652	20,711	46	303	4.0	656	39	54
Massachusetts	79,098	240	1,319	1.7	10,452	24,859	22	206	2.0	1,144	26	6
Michigan	83,275	285	17,127	20.6	14,329	32,803	25	389	2.7	757	16	33
Minnesota	66,381	340	1,312	2.0	7,656	4,18,904	426	483	6.3	815	31	44
Mississippi	19,764	231	4,490	22.7						562	28	117
Missouri	75,890	243	8,602	11.3	10,187					6,635	23	

Montana.....	12,177	257	393	2.1	2,165	5,043	11,067	90	28	23	27	27
Nebraska.....	27,157	277	1,317	4.8	4,931	11,067	1,145	9	284	65.3	317	62
Nevada.....	2,205	368	119	5.4	435	1,145	10,808	23,769	21	924	8.5	627
New Hampshire.....	4,340	384	327	7.6	1,145	10,808	1,653	4,809	33	410	24.8	14
New Jersey.....	29,417	118	1,849	6.3	10,808	23,769	36,420	72,226	23	2,634	7.2	2,658
New Mexico.....	3,857	257	748	19.4	1,653	4,809	8.8	21,534	17	1,789	21.9	1,906
New York.....	110,239	139	9,755	8.8	36,420	72,226	25.3	21,534	169	8.1	122	17
North Carolina.....	32,580	233	8,252	25.3	8,157	21,534	2,084	4,5,802	425	4,570	43.2	3,928
North Dakota.....	8,149	226	603	7.4	2,084	4,5,802	10,576	4,30,334	417	4,570	10.4	2,091
Ohio.....	116,275	241	18,190	15.6	16,851	38,635	16,851	38,635	47	1,754	35.1	444
Oklahoma.....	67,711	569	3,316	4.9	1,751	3,876	1,751	3,876	16	615	35.1	43
Oregon.....	19,825	236	3,727	18.8	28,395	66,460	28,395	66,460	23	8,713	30.7	72
Pennsylvania.....	81,949	132	5,339	6.5	1,140	3,059	1,140	3,059	17	183	16.1	16.1
Rhode Island.....	6,534	145	506	7.7	1,140	3,059	1,140	3,059	17	183	16.1	16.1
South Carolina.....	24,985	403	2,457	9.8	4,769	13,946	20	1,181	24.8	936	50	112
South Dakota.....	15,103	360	156	1.0	9,590	25,421	25,421	28	6,463	67.4	1,385	34
Tennessee.....	21,206	162	17,888	84.4	3.5	3.5	3.5	3.5	28	6,463	1,385	48
Texas.....	118,047	414	4,151	3.5	3,190	7,665	10.1	4,474	44	80	2.5	209
Utah.....	13,609	504	123	0.9	10.1	1,415	570	1,415	14	115	24.3	40
Vermont.....	5,667	145	90	5,338	38.9	1,041	3,501	4	243	23.3	851	42
Virginia.....	13,722	310	1,951	5.0	5,195	11,792	5.0	5,195	30	398	7.7	199
Washington.....	38,808	232	1,296	7.1	7,162	20,299	7.1	7,162	32	959	13.4	801
West Virginia.....	18,168	46,566	212	1,915	4.1	11,425	10,26,508	10,26,508	10	629	5.5	68
Wisconsin.....	3,210	323	134	4.2	708	1,754	1,754	708	26	46	6.5	2

¹ Population as of July 1, 1938, estimated with advice of the U. S. Bureau of the Census.

² Population as of July 1, 1937, estimated by the U. S. Bureau of the Census.

³ Adjustments have been made for grants covering 2 or more eligible individuals.

⁴ Includes an unknown number of children 16 years of age and over.

⁵ Includes 3,218 recipients 60 but under 65 years of age. Rate per 1,000 excludes these recipients.

⁶ Does not include aid to the blind administered under State law without Federal participation.

⁷ Does not include families receiving aid to dependent children administered by county governments to recipients not yet approved for aid under State plan.

⁸ Minimum age under State plan is 70 years, but rate is based on population 65 and over.

⁹ In addition in 71 counties payments were made from local funds without Federal participation to 985 families in behalf of 2,300 children under the State mothers' pension law. Some families receiving aid from this source for June also received aid under State plan for aid to dependent children approved by the Social Security Board.

¹⁰ Includes approximately 2,704 children 16 years of age and over. Rate per 1,000 excludes these children.

or assistance: Average payment per recipient in States with plans approved by the Social Security Board, by States: July and October 1938 and January and April 1939.

[Corrected to July 15, 1930]

State	Old-age assistance				Aid to dependent children (family)				Aid to the blind			
	July 1938		October 1938		July 1938		October 1938		July 1938		October 1938	
	Median for States making payments ²	\$18.48	\$18.52	\$19.37	\$18.71	\$30.55	\$30.56	\$30.61	\$39.99	\$20.80	\$20.92	\$20.93
Alabama	10.02	9.60	9.42	9.38	17.81	12.67	12.55	12.41	9.42	8.97	8.89	8.79
Alaska	27.08	27.32	27.53	27.50	32.88	32.97	32.83	32.36	23.91	24.24	24.53	24.89
Arizona	25.79	25.99	26.10	26.26	6.07	10.48	5.41	8.14	9.13	4.49	6.62	6.57
Arkansas	8.88	4.22	6.13	6.07	32.46	39.31	39.66	41.20	42.06	47.93	47.96	47.96
California	32.34	32.40	32.44	32.46	28.91	31.99	30.95	30.79	30.11	27.77	28.15	27.65
Colorado	28.79	28.91	28.91	28.91	26.60	26.74	25.88	30.69	30.54	(3)	22.45	25.94
Connecticut	26.49	26.60	26.74	26.74	10.81	10.85	10.89	10.89	30.70	30.70	21.88	21.88
Delaware	10.80	10.81	10.85	10.85	25.10	25.27	25.51	25.62	45.96	46.70	45.63	45.63
District of Columbia	14.37	13.92	13.83	13.83	12.63	12.58	12.55	12.69	33.21	33.52	34.27	34.27
Florida	21.51	21.54	19.62	21.31	18.00	18.30	18.63	18.97	26.20	26.36	26.31	26.31
Georgia	9.01	8.83	8.74	8.55	21.39	21.39	21.12	21.02	20.81	20.81	11.21	10.99
Hawaii	16.29	16.39	16.33	16.33	19.81	19.82	19.81	19.85	27.35	26.30	27.43	27.43
Idaho	19.81	19.82	19.81	19.81	18.29	18.74	18.71	18.69	28.79	29.64	30.51	28.07
Illinois	18.29	18.29	18.74	18.74	8.98	8.98	8.98	8.98	20.83	20.95	21.00	21.17
Indiana	9.94	10.09	10.29	10.46	20.57	20.81	20.65	20.54	37.49	37.41	37.60	37.53
Iowa	17.50	17.51	17.52	17.28	31.07	31.45	31.68	31.26	31.26	31.26	31.26	31.26
Kansas	16.93	17.31	17.04	28.47	58.92	59.05	64.25	59.36	23.37	21.50	21.76	21.76
Kentucky	4.95	6.74	6.98	7.22	35.26	38.24	40.41	37.57	35.71	35.71	23.79	23.98
Louisiana	16.97	18.18	18.59	18.59	20.48	20.65	20.78	20.78	35.51	35.51	24.20	24.92
Maine	20.04	20.25	20.48	20.48	17.52	17.28	17.28	17.28	31.45	31.68	31.26	31.26
Maryland	27.91	28.04	28.35	28.35	15.07	15.47	15.72	15.72	28.04	28.19	28.50	28.50
Massachusetts	16.93	17.31	17.31	17.31	20.44	20.53	16.99	16.99	24.54	24.46	26.15	24.11
Michigan	20.04	20.25	20.48	20.48	15.72	15.72	15.72	15.72	28.04	28.19	28.50	28.50
Minnesota	26.88	26.54	26.45	26.45	23.26	23.53	23.53	23.53	37.89	38.89	39.07	39.07
Mississippi	22.60	22.91	22.66	22.66	15.39	15.72	15.72	15.72	31.48	30.57	30.18	30.18
Missouri	20.40	20.41	20.41	20.41	15.07	15.47	17.39	17.39	24.54	24.46	26.15	24.11
Montana	11.11	11.22	11.30	11.30	24.20	24.52	24.52	24.52	23.52	23.52	23.52	23.52
Nebraska	18.67	19.10	19.37	19.37	19.52	28.96	29.25	29.70	25.95	17.92	21.25	22.25
Nevada	13.06	13.06	11.80	11.80	24.20	24.52	24.52	24.52	23.52	23.52	23.52	23.52
New Hampshire	23.60	24.08	24.08	24.08	19.52	28.96	29.25	29.70	18.88	18.88	21.08	21.08
New Jersey	18.67	19.10	19.37	19.37	24.20	24.52	24.52	24.52	23.52	23.52	23.52	23.52
New Mexico	13.06	13.06	11.80	11.80	24.20	24.52	24.52	24.52	23.52	23.52	23.52	23.52
New York	23.60	24.08	24.08	24.08	19.52	28.96	29.25	29.70	18.88	18.88	21.08	21.08

North Carolina	9.25	9.26	9.44	9.55	15.33	15.19	15.31	15.52	14.41	14.74	14.62	14.64
North Dakota	17.12	17.20	17.44	17.66	33.59	34.03	32.76	32.51	18.44	18.84	19.64	20.07
Ohio	23.02	22.58	22.55	22.61	39.90	39.95	39.34	19.48	19.66	19.74	19.74	19.90
Oklahoma	15.15	15.20	19.91	19.79	13.64	13.88	14.06	14.24	16.45	16.12	16.12	16.16
Oregon	21.23	21.28	21.28	21.32	37.30	38.23	39.02	39.52	25.33	25.51	25.35	25.35
Pennsylvania	21.29	21.39	21.21	17.65	34.12	34.37	35.17	34.33	-----	-----	-----	-----
Rhode Island	18.83	18.79	18.75	18.85	48.54	47.73	47.23	46.41	-----	-----	-----	-----
South Carolina	7.25	7.19	7.50	7.79	14.20	14.02	14.43	14.56	9.30	9.51	9.98	10.18
South Dakota	20.00	20.07	19.92	18.98	13.22	18.41	18.38	18.42	18.39	20.47	19.72	14.59
Tennessee	13.25	13.23	13.24	13.86	14.02	-----	-----	-----	14.74	14.67	14.68	14.66
Texas	13.76	13.82	13.82	13.86	20.48	20.66	30.41	31.44	33.46	33.46	25.37	25.36
Utah	25.34	20.34	14.45	14.45	15.04	23.43	24.19	26.83	28.40	16.58	16.77	25.22
Vermont	14.11	14.45	8.38	9.56	9.64	-----	19.23	21.57	22.27	(3)	11.91	12.98
Virginia	22.16	22.11	22.12	22.16	22.16	27.73	28.81	29.25	31.64	31.36	30.82	30.61
Washington	13.98	13.76	13.83	13.89	21.60	21.26	21.42	21.24	17.40	17.18	17.26	17.41
West Virginia	20.21	20.43	20.90	21.09	35.28	36.96	37.66	37.95	22.20	22.30	22.41	22.56
Wisconsin	21.38	21.55	21.66	21.85	30.12	30.86	30.95	31.00	28.80	28.61	28.62	28.24

¹ See footnotes table D-5.
² The average monthly payment for each State is the arithmetic mean.

³ Plan approved but no payments made under approved plan.

• E •

PUBLICATIONS

PUBLICATIONS OF THE SOCIAL SECURITY BOARD

Copies of these publications may be obtained from the Superintendent of Documents, Government Printing Office, at the price indicated, as long as the supply lasts. Copies are also available at most of the public libraries in the larger communities. Publications for which no price is listed are obtainable without charge, in limited quantities, from the Social Security Board, Washington, D. C.

The recent amendments to the Social Security Act have necessitated revision of many publications and all informational circulars describing the provisions of the Social Security Board programs. A current list of the latter may be obtained, on request, from the Board or from any one of the regional or field offices.

GENERAL

Why Social Security? Publication No. 15. 1937. 32 pp. With illustrations by Hendrik Willem Van Loon. 10 cents.

A brief outline of changes in American life which have caused the development of State and national measures to cope with insecurity.

First Annual Report of the Social Security Board. 1937. 131 pp. 15 cents.

Report of the Board to the Congress for the fiscal year ended June 30, 1936. Includes supplementary data for the period July 1–December 15, 1936.

Second Annual Report of the Social Security Board. 1937. 205 pp. 30 cents.

Report of the Board to the Congress for the fiscal year ended June 30, 1937. Includes supplementary data for the period July 1–October 31, 1937.

Third Annual Report of the Social Security Board. 1938. 249 pp. 30 cents.

Report of the Board to the Congress for the fiscal year ended June 30, 1938. Includes supplementary data for the period July 1–October 31, 1938.

Proposed Changes in the Social Security Act. January 1939. 29 pp.

A report of the Social Security Board to the President and to the Congress.

Compilation of the Social Security Laws; Including the Social Security Act Amendments of 1939 and Other Enactments of the 76th Congress, 1st Session. Federal Security Agency, Social Security Board. 1939. 92 pp. 10 cents.

Social Security in America. Publication No. 20. 1937. 592 pp. With index. 75 cents.

The factual background of the Social Security Act of 1935 as summarized from staff reports to the Committee on Economic Security.

Some Basic Readings in Social Security. Publication No. 28. April 1939. 64 pp.

A reading list of material on social security, including a list of books in English dealing with social insurance in foreign countries.

A Brief Reading List on the Social Security Act, Including References on the Amendments of 1939. 1939. 12 pp. 5 cents.

An introductory guide to books dealing with the social security program in the United States, including the Social Security Act Amendments of 1939.

Old Age in Sweden: A Program of Social Security. In press.

A study of public provisions for the aged in Sweden.

PERIODICALS AND TECHNICAL REPORTS

Social Security Bulletin. A monthly publication, beginning with Vol. 1, Nos. 1-3 (March 1938). Subscription price: \$2 a year in the United States, Canada, and Mexico; in other countries, \$3.75 a year. Single copies, 20 cents.

Special articles and current data on operations of employment security, public-assistance, and old-age and survivors insurance programs, and on the results of research and analysis pertinent to the social security program.

Employment Service News. A monthly publication of the Bureau of Employment Security. Subscription price, \$1 a year. Single copies, 10 cents. Issues up to and including Vol. 6, No. 7 (July 1939), published by the U. S. Employment Service, Department of Labor.

Articles on subjects pertaining to the employment security program and related fields.

Public Assistance Statistics for the United States.

Preprints of public-assistance sections of the *Social Security Bulletin*, including "Relief in Urban Areas," distributed for administrative purposes only.

Tabular Summary of Statistics of Public Assistance Under the Social Security Act for the Calendar Year 1937. Bureau Report No. 1. Bureau of Research and Statistics. 1938. 52 pp. 15 cents.

Tables compiled from State annual reports to the Social Security Board, by States and counties, showing the amount of obligations incurred for payments to recipients of old-age assistance, aid to dependent children, and aid to the blind, and the number of recipients of aid in States with plans approved by the Social Security Board and administering Federal funds in the calendar year 1937.

Plan for a Case Census of Recipients of Public Assistance. Bureau Report No. 2. Bureau of Research and Statistics. 1938. 92 pp. 15 cents.

Includes a suggested schedule, coding instructions, and table outlines for use in surveys of the number of recipients and the relief history of persons aided under all public-relief programs.

Unemployment and Health Insurance in Great Britain, 1911-1937. Bureau Report No. 3. Bureau of Research and Statistics. 1938. 44 pp. 10 cents.

A comparison of the history of British legislation for unemployment insurance and health insurance, with charts showing modifications of the provisions for cash benefits under the two programs.

Seasonal Workers and Unemployment Insurance in Great Britain, Germany, and Austria. Bureau Report No. 4. Bureau of Research and Statistics. 1939. 167 pp. 20 cents.

A survey of legal provisions and administrative practice through 1938.

Benefit Decisions of the British Umpire: A Codification and Text of Selected Decisions.

Unemployment Compensation Interpretation Service; Benefit Series, General Supplement No. 1. 1938. 867 pp. \$1.

A handbook of decisions of the British Umpire under provisions of the British Unemployment Insurance Act which are similar to those contained in unemployment compensation laws in the United States. Part I is a general statement of principles developed in interpreting disqualifying conditions; Part II is a codification of these principles; and Part III gives the text of all decisions cited.

TECHNICAL REPORTS PREPARED BY THE U. S. EMPLOYMENT SERVICE

Filling Nine Million Jobs. 1937. 149 pp.

Who Are the Job-Seekers? 1937. 156 pp.

Survey of Employment Service Information. 1937. 200 pp.

Survey of Employment Service Information. 1938. 142 pp.

Survey of Employment Service Information. 1939. 153 pp.

Job Descriptions for the Construction Industry. 5 vols. July 1936. 1539 pp. Illustrated. \$5.25.

A description of occupations to be found in the construction of highways; buildings; bridges and viaducts; sewers, tunnels, and waterworks; and river and harbor work.

Job Descriptions for the Laundry Industry. June 1937. 291 pp. Illustrated. \$1.25.

A description of occupations in finished-work laundries, family-service laundries, wet-wash laundries, and in laundries of hotels and institutions.

Job Descriptions for Hotels and Restaurants. 2 vols. April 1938. 479 pp. Illustrated. \$2.

A description of jobs found in the various branches of the hotel and restaurant industry.

Job Descriptions for Job Foundries. April 1938. 336 pp. Illustrated. \$1.25.

A description of jobs covering shops fitted to undertake any individual type of work; does not include occupations in foundries operating on a production basis.

Job Descriptions for Job Machine Shops. April 1938. 196 pp. Illustrated. 75 cents.

A description of jobs covering shops fitted to undertake any individual type of work; does not include occupations in machine shops operating on a production basis.

Job Descriptions for the Retail Trade. 3 vols. April 1938. 743 pp. Illustrated. \$3.

A description of occupations in various types of retail establishments, including both department stores and specialty shops.

Job Descriptions for the Cleaning, Dyeing, and Pressing Industry. October 1938. 374 pp. Illustrated. \$1.

A description of occupations in establishments cleaning, dyeing, and pressing men's and women's garments, hats, and other articles.

Job Descriptions for the Bakery Products Industry. June 1939. 332 pp. Illustrated. Approx. price, \$1.25.

A description of jobs in connection with the baking of all bakery products except ice-cream cones.

Interviewing Applicants in Public Employment Offices. Employment Office Manual Series, Section I. 1935. 36 pp. 10 cents.

Field Visiting Program for the Public Employment Service. Employment Office Manual Series, Section IV. 1937. 65 pp. 10 cents.

Occupational Titles and Codes for Use in Public Employment Offices. Vol. 1.—Group Arrangement. Employment Office Manual Series, Section B. 1936. 124 pp. 50 cents.

Occupational Titles and Codes for Use in Public Employment Offices. Vol. 2.—Alphabetic Arrangement. Employment Office Manual Series, Section C. 1936. 116 pp. 75 cents.

Dictionary of Occupational Titles. In 3 parts. June 1939. Approx. price: Pt. I, \$3; Pt. II, \$1.75; Pt. III, 75 cents.

Part I.—Definitions of Titles. 1100 pp. (approx.)

Part II.—Group Arrangement of Occupational Titles and Codes. 1000 pp. (approx.)

Part III.—Conversion Tables. 259 pp.

OTHER FEDERAL PUBLICATIONS PERTINENT TO BOARD PROGRAMS

Social Security Act. 1935. (Public, No. 271, 74th Cong.) 32 pp. 5 cents.

Social Security Act Amendments of 1939. 1939. (Public, No. 379, 76th Cong., 1st sess.) 48 pp. 10 cents.

Final Report of the Advisory Council on Social Security. 1938. (S. Doc. 4, 76th Cong., 1st sess.) 29 pp. 5 cents.

Social Security; Hearings Relative to the Social Security Amendments of 1939 Before the Committee on Ways and Means, House of Representatives. 1939. (76th Cong., 1st sess.) 3 vols. 2612 pp. \$1 each volume.

Social Security Act Amendments of 1939; Report to Accompany H. R. 6635. 1939. (H. Rept. 728, 76th Cong., 1st sess.) 121 pp. 15 cents.

Social Security Act Amendments; Hearings Before the Committee on Finance, United States Senate, on H. R. 6635. 1939. (76th Cong., 1st sess.) 554 pp. 55 cents.

Social Security Act Amendments of 1939; Report to Accompany H. R. 6635. 1939. (S. Rept. 734, 76th Cong., 1st sess.) 93 pp. 10 cents.

Social Security Act Amendments of 1939; Conference Report. 1939. (H. Rept. 1461, 76th Cong., 1st sess.) 21 pp. 5 cents.

Health Security; Message From the President of the United States Transmitting the Report and Recommendations on National Health Prepared by the Interdepartmental Committee to Coordinate Health and Welfare Activities. 1939. (H. Doc. 120, 76th Cong., 1st sess.) 74 pp. 10 cents.

To Establish a National Health Program; Hearings Before a Subcommittee of the Committee on Education and Labor, United States Senate. 1939. (76th Cong., 1st sess.) 956 pp. Pt. 1, 30 cents; Pt. 2, 30 cents; Pt. 3, 25 cents.

Establishing a National Health Program. 1939. (S. Rept. 1139, 76th Cong., 1st sess.) 42 pp. 10 cents.

Unemployment and Relief; Hearings Before a Special Committee to Investigate Unemployment and Relief, United States Senate, Pursuant to S. Res. 36. 1938. (75th Cong., 3d sess.) 2 vols. 1678 pp. Vol. 1, 75 cents; Vol. 2, \$1.

Unemployment and Relief; Preliminary Report. 1938. (S. Rept. 1625, 75th Cong., 3d sess.) 14 pp. 5 cents.

Unemployment and Relief; Preliminary Minority Views. 1938. (S. Rept. 1625, Pt. 2, 75th Cong., 3d sess.) 7 pp. 5 cents.

Unemployment and Relief. 1939. (S. Rept. 2, Pts. 1, 2, and 3, 76th Cong., 1st sess.) 15 pp. 5 cents.

Department of Public Works—Amending Social Security Act; Hearings Before the Special Committee to Investigate Unemployment and Relief, United States Senate, on S. 1265. 1939. (76th Cong., 1st sess.) 333 pp. 30 cents.

Public Works Agency; Report to Accompany S. 2202. 1939. (S. Rept. 301, Pts. 1, 2, and 3, 76th Cong., 1st sess.) 13 pp. 5 cents each part.

Social Security Act Amendments; Report to Accompany S. 2203. 1939. (S. Rept. 302, Pts. 1 and 2, 76th Cong., 1st sess.) 12 pp. 5 cents each part.

First Plan on Government Reorganization; Message From the President of the United States. 1939. (H. Doc. 262, 76th Cong., 1st sess.) 17 pp. 5 cents.

Constitutionality of the Social Security Act. Opinions of the Supreme Court of the United States Together With the Separate and Dissenting Opinions in the Cases Involving the Constitutionality of the Social Security Act. Senate Document No. 74. 1937. 54 pp. 10 cents.

Wagner-Peyser Act. 1933. As amended by act of May 10, 1935. (Public, No. 30, 73d Cong.) 5 pp. 5 cents.

Wagner-Peyser Act. As amended June 29, 1938. (Public, No. 782, 75th Cong.) 2 pp. 5 cents.

Railroad Retirement Act of 1937. (Public, No. 162, 75th Cong.) 14 pp. 5 cents.

Railroad Unemployment Insurance Act. 1938. (Public, No. 722, 75th Cong.) 22 pp. 5 cents.

To Amend the Railroad Unemployment Insurance Act of 1938. (Public, No. 141, 76th Cong.) 5 pp. 5 cents.

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